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ANNUAL STATEMENT

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

Ohio Farmers Insurance Company

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

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

Country of Domicile US

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

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

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

Mail Address P. O. Box 5001, Westfield Center, Ohio, US 44251-5001
(Street and Number or P.O. Box, City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio, US 44251-5001
(Street and Number, City or Town, State, Country and Zip Code)
330-887-0101
(Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statutory Statement Contact Jeffrey Scott Gillentine (Name) 330-887-0101 (Area Code) (Telephone Number) (Extension)

FinancialReporting@westfieldgrp.com (E-Mail Address) 330-887-7626 (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 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	466,965,012		466,965,012	441,746,438
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	2,094,855,128		2,094,855,128	1,895,260,032
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)	54,388,455		54,388,455	54,498,856
4.2 Properties held for the production of income (less $ .... encumbrances)	1,142,157		1,142,157	1,175,808
4.3 Properties held for sale (less $ .... encumbrances)	231,187		231,187	3,674,970
5. Cash ($ 67,361,416 , Schedule E-Part 1), cash equivalents ($ ...., Schedule E-Part 2) and short-term investments ($ 246,020 , Schedule DA)	67,607,436		67,607,436	34,115,281
6. Contract loans (including $ .... premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	95,173,682	2,545,573	92,628,109	88,738,931
9. Receivables for securities	1,000,000		1,000,000	
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	(1,115,884)		(1,115,884)	(1,362,976)
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,780,247,173	2,545,573	2,777,701,600	2,517,847,340
13. Title plants less $ .... charged off (for Title insurers only)				
14. Investment income due and accrued	5,711,991		5,711,991	5,890,037
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	18,742,965	1,847,232	16,895,733	16,379,947
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 401,318 earned but unbilled premiums)	106,278,790	40,131	106,238,659	103,433,878
15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,617,145		1,617,145	2,121,104
16.2 Funds held by or deposited with reinsured companies	5,083,067	856,123	4,226,944	266,589
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				3,931,051
18.2 Net deferred tax asset	46,140,892		46,140,892	44,048,095
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	2,782,443	63,402	2,719,041	3,059,454
21. Furniture and equipment, including health care delivery assets ($ ....)	6,848,257	6,848,257		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	3,440,865		3,440,865	4,069,043
24. Health care ($ ....) and other amounts receivable	3,974,275	3,974,275		
25. Aggregate write-ins for other-than-invested assets	9,837,290	9,826,420	10,870	25,951
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,990,705,153	26,001,413	2,964,703,740	2,701,072,489
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	2,990,705,153	26,001,413	2,964,703,740	2,701,072,489
DETAILS OF WRITE-INS				
1101. Amortization on intercompany transactions	1,360,324		1,360,324	1,113,232
1102. Deferred gain on intercompany transactions	(2,476,208)		(2,476,208)	(2,476,208)
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	(1,115,884)		(1,115,884)	(1,362,976)
2501. Prepaid pension cost	51,772,444	51,772,444		
2502. Other prepaid assets	9,183,136	9,183,136		
2503. Post retirement benefit asset	1,260,812	1,260,812		
2598. Summary of remaining write-ins for Line 25 from overflow page	(52,379,102)	(52,389,972)	10,870	25,951
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	9,837,290	9,826,420	10,870	25,951

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	234,287,107	219,352,265
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)	27,109,278	20,658,647
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	74,545,999	74,356,763
4.	Commissions payable, contingent commissions and other similar charges	23,294,504	23,148,339
5.	Other expenses (excluding taxes, licenses and fees)	14,073,597	14,082,945
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	6,020,337	5,991,040
7.1	Current federal and foreign income taxes (including $ .... on realized capital gains (losses))	413,514	
7.2	Net deferred tax liability		
8.	Borrowed money $ .... and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ .... 719,520,518 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)	168,559,280	164,211,555
10.	Advance premium	6,278,720	5,397,967
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,067,113	1,123,105
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	10,229,489	11,410,458
15.	Remittances and items not allocated	(61,115)	(387,898)
16.	Provision for reinsurance (including $ .... certified) (Schedule F, Part 8)	4,732	
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding	44,373,050	44,117,753
19.	Payable to parent, subsidiaries and affiliates	27,120,786	16,142,505
20.	Derivatives		
21.	Payable for securities		3,658
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	115,519,581	104,321,837
26.	Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	752,835,972	703,930,939
27.	Protected cell liabilities		
28.	Total liabilities (Line 26 and Line 27)	752,835,972	703,930,939
29.	Aggregate write-ins for special surplus funds	443,989,343	348,347,235
30.	Common capital stock		
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus		
35.	Unassigned funds (surplus)	1,767,878,425	1,648,794,315
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)	2,211,867,768	1,997,141,550
38.	Totals (Page 2, Line 28, Column 3)	2,964,703,740	2,701,072,489

DETAILS OF WRITE-INS

2501.	Liability for retirement plans	114,589,080	102,829,854
2502.	Reserve for outstanding checks and drafts charged off	930,501	1,491,983
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)	115,519,581	104,321,837
2901.	General voluntary reserve	443,989,343	348,347,235
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)	443,989,343	348,347,235
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)	339,464,031	331,892,710
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	173,085,999	165,944,915
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	38,474,137	42,054,819
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	122,889,110	113,912,367
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Line 2 through Line 5)	334,449,246	321,912,101
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	5,014,785	9,980,609
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	51,249,627	13,261,078
10. Net realized capital gains (losses) less capital gains tax of $ 5,470,227 (Exhibit of Capital Gains (Losses))	8,492,826	2,749,801
11. Net investment gain (loss) (Line 9 plus Line 10)	59,742,453	16,010,879
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered $ 1,223,937 ,amount charged off $ 1,549,901)	(325,964)	(361,352)
13. Finance and service charges not included in premiums	474,563	363,589
14. Aggregate write-ins for miscellaneous income	36,553	30,752
15. Total other income (Line 12 through Line 14)	185,152	32,989
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)	64,942,390	26,024,477
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	64,942,390	26,024,477
19. Federal and foreign income taxes incurred	1,963,594	4,036,241
20. Net income (Line 18 minus Line 19) (to Line 22)	62,978,796	21,988,236
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,997,141,550	1,902,449,534
22. Net income (from Line 20)	62,978,796	21,988,236
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of $ 2,408,564	159,141,950	72,836,098
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	335,706	(753,908)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	10,715	(5,369,245)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(4,732)	
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	(7,736,217)	5,990,835
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	214,726,218	94,692,016
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,211,867,768	1,997,141,550
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 gain on sale of nonadmitted assets	62,676	52,783
1402. Contractual expense on sold properties	(2,553)	(6,754)
1403. Net other interest expense and unidentified cash	(23,570)	(15,277)
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)	36,553	30,752
3701. Change in retirement plan liabilities, net tax of $4,165,655 and $3,225,833 for 2016 and 2015, respectively	(7,736,217)	5,990,835
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)	(7,736,217)	5,990,835

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	341,288,762	334,293,017
2. Net investment income	62,848,947	23,980,837
3. Miscellaneous income	(3,865,576)	(53,662)
4. Total (Line 1 through Line 3)	400,272,133	358,220,192
5. Benefit and loss related payments	151,196,565	155,227,506
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	161,789,080	151,997,740
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of $ 5,470,227 tax on capital gains (losses)	3,089,257	11,215,747
10. Total (Line 5 through Line 9)	316,074,902	318,440,993
11. Net cash from operations (Line 4 minus Line 10)	84,197,231	39,779,199
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	48,353,136	14,217,198
12.2 Stocks	26,143,295	24,970,032
12.3 Mortgage loans		
12.4 Real estate	7,622,690	1,186,236
12.5 Other invested assets	8,675,723	26,090,736
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		7,410
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	90,794,844	66,471,612
13. Cost of investments acquired (long-term only):		
13.1 Bonds	81,329,666	61,730,643
13.2 Stocks	57,824,537	14,835,783
13.3 Mortgage loans		
13.4 Real estate	3,507,109	4,476,575
13.5 Other invested assets	8,643,246	36,116,763
13.6 Miscellaneous applications	1,003,658	
13.7 Total investments acquired (Line 13.1 through Line 13.6)	152,308,216	117,159,764
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)	(61,513,372)	(50,688,152)
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)	10,808,296	(2,945,368)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	10,808,296	(2,945,368)
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)	33,492,155	(13,854,321)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	34,115,281	47,969,602
19.2 End of year (Line 18 plus Line 19.1)	67,607,436	34,115,281

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	2,875,016	1,480,090	1,458,123	2,896,983
2. Allied lines	2,915,463	1,462,817	1,484,195	2,894,085
3. Farmowners multiple peril	12,196,688	5,709,371	5,935,904	11,970,155
4. Homeowners multiple peril	45,735,506	23,737,957	24,436,531	45,036,932
5. Commercial multiple peril	70,747,550	33,351,450	34,024,657	70,074,343
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	12,089,557	5,832,855	5,691,231	12,231,181
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	678,463	418,677	422,648	674,492
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation	19,284,392	9,849,313	8,964,957	20,168,748
17.1 Other liability - occurrence	23,684,017	12,014,053	12,282,807	23,415,263
17.2 Other liability - claims-made	285,284	132,800	131,644	286,440
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	590,485	291,246	289,581	592,150
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	35,994,065	18,219,176	18,720,692	35,492,549
19.3, 19.4 Commercial auto liability	45,786,500	21,119,456	21,559,132	45,346,824
21. Auto physical damage	50,340,237	23,464,574	24,697,505	49,107,306
22. Aircraft (all perils)				
23. Fidelity	351,263	233,262	172,534	411,991
24. Surety	10,672,112	5,514,067	5,900,472	10,285,707
26. Burglary and theft	43,099	23,088	20,352	45,835
27. Boiler and machinery	(2,946)		(1,211)	(1,735)
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property	8,512,883	1,357,304	1,395,930	8,474,257
32. Reinsurance - Nonproportional Assumed Liability				
33. Reinsurance - Nonproportional Assumed Financial Lines	1,032,120		971,595	60,525
34. Aggregate write-ins for other lines of business				
35. TOTALS	343,811,754	164,211,556	168,559,279	339,464,031
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	1,458,123				1,458,123
2. Allied lines	1,484,195				1,484,195
3. Farmowners multiple peril	5,935,904				5,935,904
4. Homeowners multiple peril	24,436,531				24,436,531
5. Commercial multiple peril	34,024,648	9			34,024,657
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	5,691,231				5,691,231
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	422,648				422,648
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation	8,964,516	441			8,964,957
17.1 Other liability - occurrence	12,282,803	4			12,282,807
17.2 Other liability - claims-made	131,644				131,644
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	283,523	6,058			289,581
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	18,720,692				18,720,692
19.3, 19.4 Commercial auto liability	21,559,132				21,559,132
21. Auto physical damage	24,697,505				24,697,505
22. Aircraft (all perils)					
23. Fidelity	157,746	14,788			172,534
24. Surety	1,818,423	4,082,049			5,900,472
26. Burglary and theft	20,342	10			20,352
27. Boiler and machinery	(1,211)				(1,211)
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - Nonproportional Assumed Property	1,395,930				1,395,930
32. Reinsurance - Nonproportional Assumed Liability					
33. Reinsurance - Nonproportional Assumed Financial Lines	971,595				971,595
34. Aggregate write-ins for other lines of business					
35. TOTALS	164,455,920	4,103,359			168,559,279
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through Line 37)					168,559,279
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

	1	Reinsurance Assumed		Reinsurance Ceded		6
Line of Business	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
1. Fire		15,131,666		12,256,649		2,875,017
2. Allied lines		15,344,542		12,429,079		2,915,463
3. Farmowners multiple peril		64,193,096		51,996,408		12,196,688
4. Homeowners multiple peril		240,713,186		194,977,680		45,735,506
5. Commercial multiple peril		372,333,177	22,347	301,607,974		70,747,550
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine		63,629,249		51,539,692		12,089,557
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake		3,570,860		2,892,397		678,463
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation		101,495,987	2,626,603	82,212,409	2,625,788	19,284,393
17.1 Other liability - occurrence	7,650	124,490,358	154,713	100,968,703		23,684,018
17.2 Other liability - claims-made		1,501,497		1,216,213		285,284
17.3 Excess workers' compensation						
18.1 Products liability - occurrence		3,107,818		2,517,333		590,485
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability		189,442,447		153,448,382		35,994,065
19.3, 19.4 Commercial auto liability		240,981,579		195,195,079		45,786,500
21. Auto physical damage		264,948,617		214,608,379		50,340,238
22. Aircraft (all perils)						
23. Fidelity	30,525	1,818,227		1,497,489		351,263
24. Surety	24,595,941	33,764,044	6,250	45,496,899	2,197,224	10,672,112
26. Burglary and theft		226,839		183,739		43,100
27. Boiler and machinery		(15,506)		(12,559)		(2,947)
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - Nonproportional Assumed Property	XXX		44,804,649	36,291,766		8,512,883
32. Reinsurance - Nonproportional Assumed Liability	XXX					
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX		5,432,208	4,400,089		1,032,119
34. Aggregate write-ins for other lines of business						
35. TOTALS	24,634,116	1,736,677,683	53,046,770	1,465,723,800	4,823,012	343,811,757
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		4,622,099	3,743,900	878,199	240,715	159,762	959,152	33.1
2. Allied lines		7,589,650	6,147,617	1,442,033	358,135	294,658	1,505,510	52.0
3. Farmowners multiple peril	(727)	23,353,472	18,915,723	4,437,022	1,729,429	980,091	5,186,360	43.3
4. Homeowners multiple peril	(2,910)	101,378,974	82,114,612	19,261,452	6,144,234	6,907,223	18,498,463	41.1
5. Commercial multiple peril	483,621	160,391,357	130,308,732	30,566,246	51,890,142	47,373,774	35,082,614	50.1
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine		23,141,888	18,744,930	4,396,958	3,529,272	1,232,526	6,693,704	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	959,985	66,079,764	54,755,442	12,284,307	34,216,831	37,902,624	8,598,514	42.6
17.1 Other liability - occurrence	153,605	41,224,384	33,516,172	7,861,817	36,477,119	33,433,613	10,905,323	46.6
17.2 Other liability - claims-made	356	18,000	14,868	3,488	193,190	192,087	4,591	1.6
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		1,569,017	1,270,904	298,113	3,778,434	4,083,624	(7,077)	(1.2)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	70,000	110,748,106	89,762,666	21,055,440	25,303,027	24,106,473	22,251,994	62.7
19.3, 19.4 Commercial auto liability	23,414	138,960,577	112,581,053	26,402,938	59,375,121	52,035,209	33,742,850	74.4
21. Auto physical damage	(2,800)	140,216,385	113,573,004	26,640,581	3,983,995	3,782,093	26,842,483	54.7
22. Aircraft (all perils)					95	95		
23. Fidelity	(4,752)	782,733	630,164	147,817	1,287,804	449,741	985,880	239.3
24. Surety	3,936,312	(879,635)	2,475,908	580,769	837,270	1,829,393	(411,354)	(4.0)
26. Burglary and theft		146,221	118,439	27,782	1,204	9,042	19,944	43.5
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - Nonproportional Assumed Property	XXX	9,822,073	7,955,879	1,866,194	4,922,934	4,580,237	2,208,891	26.1
32. Reinsurance - Nonproportional Assumed Liability	XXX							
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX				18,157		18,157	30.0
34. Aggregate write-ins for other lines of business								
35. TOTALS	5,616,104	829,165,065	676,630,013	158,151,156	234,287,108	219,352,265	173,085,999	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

	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire		1,002,057	811,666	190,391		264,864	214,540	240,715	48,590
2. Allied lines		1,064,420	862,180	202,240		820,500	664,605	358,135	49,761
3. Farmowners multiple peril	1	6,754,146	5,470,859	1,283,288		2,348,111	1,901,970	1,729,429	247,230
4. Homeowners multiple peril		24,283,761	19,669,847	4,613,914		8,054,313	6,523,993	6,144,234	972,709
5. Commercial multiple peril	1,141,219	157,735,883	128,690,453	30,186,649	19	114,228,891	92,525,417	51,890,142	33,782,370
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine		16,776,699	13,589,126	3,187,573		1,798,417	1,456,718	3,529,272	301,325
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									11
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation	14,432,819	108,544,366	102,439,005	20,538,180		76,189,513	62,510,861	34,216,832	6,014,150
17.1 Other liability - occurrence	23,546	55,335,959	44,842,149	10,517,356	12,935	136,617,395	110,670,567	36,477,119	9,739,379
17.2 Other liability - claims-made	213,455	686,494	728,959	170,990		116,840	94,640	193,190	30,050
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	85,091	3,999,742	3,308,715	776,118	1,208,450	14,593,213	12,799,346	3,778,435	1,893,729
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	63,367	98,392,965	79,754,919	18,701,413		34,745,332	28,143,719	25,303,026	6,029,500
19.3, 19.4 Commercial auto liability	105,142	168,006,300	136,190,927	31,920,515		144,497,926	117,043,320	59,375,121	13,438,964
21. Auto physical damage		8,859,166	7,175,924	1,683,242		12,109,228	9,808,475	3,983,995	645,443
22. Aircraft (all perils)		500	405	95				95	
23. Fidelity	15,000	991,328	815,126	191,202	96,684	5,674,902	4,674,985	1,287,803	221,722
24. Surety	802,814	(250,296)	514,040	38,478	1,953,754	2,494,063	3,649,025	837,270	1,130,854
26. Burglary and theft		1,296	1,050	246		5,040	4,082	1,204	213
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - Nonproportional Assumed Property	XXX	4,788,048	3,878,319	909,729	XXX	21,122,133	17,108,927	4,922,935	
32. Reinsurance - Nonproportional Assumed Liability	XXX				XXX				
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX				XXX	95,566	77,408	18,158	
34. Aggregate write-ins for other lines of business									
35. TOTALS	16,882,454	656,972,834	548,743,669	125,111,619	3,271,842	575,776,247	469,872,598	234,287,110	74,546,000
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	417,235			417,235
1.2 Reinsurance assumed	70,414,555			70,414,555
1.3 Reinsurance ceded	57,373,308			57,373,308
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	13,458,482			13,458,482
2. Commission and brokerage:				
2.1 Direct excluding contingent		6,303,348		6,303,348
2.2 Reinsurance assumed excluding contingent		256,454,903		256,454,903
2.3 Reinsurance ceded excluding contingent		212,952,806		212,952,806
2.4 Contingent - direct		594,973		594,973
2.5 Contingent - reinsurance assumed		55,595,995		55,595,995
2.6 Contingent - reinsurance ceded		45,514,684		45,514,684
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)		60,481,729		60,481,729
3. Allowances to manager and agents		548,377		548,377
4. Advertising		493,385		493,385
5. Boards, bureaus and associations	480,028	1,662,363		2,142,391
6. Surveys and underwriting reports		1,576,403		1,576,403
7. Audit of assureds' records		143,989		143,989
8. Salary and related items:				
8.1 Salaries	10,792,614	20,594,038	457,220	31,843,872
8.2 Payroll taxes	779,169	1,433,600	27,144	2,239,913
9. Employee relations and welfare	3,317,929	5,869,921	140,585	9,328,435
10. Insurance	189	569,362	(22)	569,529
11. Directors' fees				
12. Travel and travel items	737,226	1,199,513	10,681	1,947,420
13. Rent and rent items	991,704	2,125,539	27,609	3,144,852
14. Equipment	146,540	535,650	(1,064)	681,126
15. Cost or depreciation of EDP equipment and software	1,810,600	1,001,710	4,073	2,816,383
16. Printing and stationery	87,530	310,757	4,509	402,796
17. Postage, telephone and telegraph, exchange and express	261,001	903,459	44,448	1,208,908
18. Legal and auditing	138,146	908,134	46,018	1,092,298
19. Totals (Line 3 through Line 18)	19,542,676	39,876,200	761,201	60,180,077
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 9,198		7,093,400		7,093,400
20.2 Insurance department licenses and fees		288,367		288,367
20.3 Gross guaranty association assessments		(10,130)		(10,130)
20.4 All other (excluding federal and foreign income and real estate)		314,898		314,898
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)		7,686,535		7,686,535
21. Real estate expenses			23,006,689	23,006,689
22. Real estate taxes			870,159	870,159
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	5,472,979	14,844,646	413,582	20,731,207
25. Total expenses incurred	38,474,137	122,889,110	25,051,631	(a) 186,414,878
26. Less unpaid expenses - current year	74,545,999	37,020,616	6,367,822	117,934,437
27. Add unpaid expenses - prior year	74,356,763	37,635,685	5,586,634	117,579,082
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)	38,284,901	123,504,179	24,270,443	186,059,523
DETAILS OF WRITE-INS				
2401. Electronic data processing service	2,585,909	9,988,827	166,647	12,741,383
2402. Management fee	758,418	2,299,323	219,354	3,277,095
2403. Donations		1,971,408		1,971,408
2498. Summary of remaining write-ins for Line 24 from overflow page	2,128,652	585,088	27,581	2,741,321
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	5,472,979	14,844,646	413,582	20,731,207

(a) Includes management fees of $ 3,749,432 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) 2,979,819	2,933,211
1.1	Bonds exempt from U.S. tax	(a) 1,595,447	1,612,918
1.2	Other bonds (unaffiliated)	(a) 10,307,819	10,155,628
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	4,610,841	4,614,123
2.21	Common stocks of affiliates	37,750,000	37,750,000
3.	Mortgage loans	(c)	
4.	Real estate	(d) 19,533,304	19,533,304
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 5,087	5,087
7.	Derivative instruments	(f)	
8.	Other invested assets	2,322,770	2,322,770
9.	Aggregate write-ins for investment income	247,093	247,093
10.	Total gross investment income	79,352,180	79,174,134
11.	Investment expenses		(g) 25,051,631
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) 2,872,876
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		27,924,507
17.	Net investment income (Line 10 minus Line 16)		51,249,627
	DETAILS OF WRITE-INS		
0901.	Amortization on intercompany transactions	247,093	247,093
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)	247,093	247,093
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 $ 36,254 accrual of discount less $ 8,050,556 amortization of premium and less $ 255,315 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 $ 11,975,802 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 $ 2,872,876 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	(1,351)		(1,351)		
1.1	Bonds exempt from U.S. tax	(93,405)		(93,405)		
1.2	Other bonds (unaffiliated)	351,103		351,103		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	10,994,687	(371,907)	10,622,780	5,044,392	
2.21	Common stocks of affiliates				152,246,682	
3.	Mortgage loans					
4.	Real estate	3,462,885	(62,262)	3,400,623		
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets	135,355	(452,052)	(316,697)	4,259,440	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	14,849,274	(886,221)	13,963,053	161,550,514	
	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)	2,545,573	2,524,485	(21,088)
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)	2,545,573	2,524,485	(21,088)
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	1,847,232	1,822,935	(24,297)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	40,131	37,240	(2,891)
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	856,123	765,751	(90,372)
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	63,402	105,669	42,267
21. Furniture and equipment, including health care delivery assets	6,848,257	5,553,241	(1,295,016)
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	3,974,275	3,360,388	(613,887)
25. Aggregate write-ins for other-than-invested assets	9,826,420	11,842,417	2,015,997
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	26,001,413	26,012,126	10,713
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	26,001,413	26,012,126	10,713
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. Prepaid pension cost	51,772,444	50,591,040	(1,181,404)
2502. Other prepaid assets	9,183,136	11,392,426	2,209,290
2503. Post retirement benefit asset	1,260,812	2,299,570	1,038,758
2598. Summary of remaining write-ins for Line 25 from overflow page	(52,389,972)	(52,440,619)	(50,647)
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	9,826,420	11,842,417	2,015,997

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies and Going Concern-

A. Accounting Practices

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

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

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

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

	SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME					
(1) Ohio Farmers Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ 62,978,796	$ 21,988,236
(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	$ 62,978,796	$ 21,988,236
SURPLUS					
(5) Ohio Farmers Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 2,211,867,768	$ 1,997,141,550
(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	$ 2,211,867,768	$ 1,997,141,550

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

(1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.

(2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.

(3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.

(4) Redeemable preferred stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual preferred stocks are stated at cost. Preferred stocks with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No.32.

(5) The Company does not hold any mortgage loans.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No.43R.

(7) The Company owns 100.0% of the common stock of the Westfield Insurance Company, Westfield National Insurance Company, American Select Insurance Company, and Old Guard Insurance Company. These common stocks are all carried at statutory equity of each reporting entity as described in the "Valuation of Subsidiary Controlled and Affiliated Investments" section of the Purposes and Procedures Manual of the NAIC Investment Analysis Office and SSAP No. 97. It owns 100.0% of Westfield Bancorp, Inc., Westfield Marketing LLC, Westfield Securities, LLC, and 150 South Road, LLC, which are each measured on a GAAP equity basis as described in the Purposes and Procedures Manual and SSAP No. 97. Westfield Securities, LLC and 150 South Road, LLC are unaudited, nonadmitted assets. It owns 85.0% of the common stock of Westfield Management Company, which is recorded based on the underlying equity of the entity adjusted to a statutory accounting basis and adjusted for remaining goodwill, if any, as described in the Purposes and Procedures Manual.

(8) The Company has minor ownership interests in partnerships. Those with underlying characteristics of common stock are carried at market value per SSAP No.30. In addition, the Company has interests in two trusts which are reported as other invested assets with carry values determined in accordance with the SSAP applicable to the underlying assets. Partnership investments in private limited partnerships are recorded at cost and adjusted for the Company's proportional share of the entity's audited GAAP earnings and other equity adjustments less any distributions received per SSAP No. 48.

(9) The Company does not invest in derivative instruments.

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

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.

NOTES TO FINANCIAL STATEMENTS

(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
$ 65,062,634	$ (1,734,716)	$ 0	$ 0	$ 65,062,634	$ (1,734,716)

(5) In concluding that the impairments are not other-than-temporary, the Company has considered the following general categories of information:

- Length of time and extent to which the fair value has been less than cost
- Issuer credit quality
- Industry sector considerations
- General interest rate environment
- Probability of collecting future cash flows

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

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

b. The Company determines a fair value based on market appraisals, adjusted for average selling costs, and market conditions. The Company recorded the following impairment total during 2016.

Parcel	Description			Fair Value	Impairment
9709	DWELLING & LAND	GROVE CITY	OH	$ 252,159	$ 21,927
9711	DWELLING & LAND	LOUISVILLE	KY	232,676	20,233
9712	DWELLING & LAND	MORRESVILLE	NC	231,187	20,103
				Total	$ 62,263

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

(2) a. The Company routinely purchases real estate as part of a qualifying employee relocation program with the intent to resell the asset on the open market within one (1) year. The Company recorded the following relocation related real estate sale transactions during 2016.

Parcel	Description			Disposal Date	Realized Profit (Loss) on Sale
9704	DWELLING & LAND	MASON	OH	02/29/2016	$ (49,075)
9709	DWELLING & LAND	GROVE CITY	OH	12/02/2016	$ (25,430)
9711	DWELLING & LAND	LOUISVILLE	KY	10/03/2016	$ (18,972)
				Total	$ (93,477)

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

(3) Changes to Plan of Sale- Not applicable

(4) Retail Land Sales Operations- Not applicable

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

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

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

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	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)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	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	6,792,366	0	0	0	6,792,366	6,059,941	732,425	0	6,792,366	0.23%	0.23%
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	361,794	0	0	0	361,794	7,746,881	(7,385,087)	0	361,794	0.01%	0.01%
n. Other restricted assets	0	0	0	0	0	0	0	0	0	0.00%	0.00%
o. Total Restricted Assets	$ 7,154,160	$ 0	$ 0	$ 0	$ 7,154,160	$ 13,806,822	$ (6,652,662)	$ 0	$ 7,154,160	0.24%	0.24%

(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)

	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
Description of Assets	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)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
United States Treas Bd 6.750% 08/15/2026 912810EX2	361,794	0	0	0	361,794	7,746,881	(7,385,087)	361,794	0.01%	0.01%
Total (c)	$ 361,794	$ 0	$ 0	$ 0	$ 361,794	$ 7,746,881	$ (7,385,087)	$ 361,794	0.01%	0.01%

(a) Subset of column 1
(b) Subset of column 3
(c) Total Line for Columns 1 through 7 should equal 5H(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)m Columns 9 through 11 respectively

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

NOTES TO FINANCIAL STATEMENTS

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted and Nonadmitted) *	4 % of BACV to Total Admitted Assets **
a. Cash	$ 2,378,788	$ 2,378,788	0.08%	0.08%
b. Schedule D, Part 1	0	0	0.00%	0.00%
c. Schedule D, Part 2, Section 1	0	0	0.00%	0.00%
d. Schedule D, Part 2, Section 2	0	0	0.00%	0.00%
e. Schedule B	0	0	0.00%	0.00%
f. Schedule A	0	0	0.00%	0.00%
g. Schedule BA, Part 1	0	0	0.00%	0.00%
h. Schedule DL, Part 1	0	0	0.00%	0.00%
i. Other	0	0	0.00%	0.00%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	$ 2,378,788	$ 2,378,788	0.08%	0.08%

* Column 1 divided by Asset Page, Line 26 (Column 1)
** Column 1 divided by Asset Page, Line 26 (Column 3)

	1 Amount	2 % of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	$ 2,378,788	0.32%

* Column 1 divided by Liability Page, Line 26 (Column 1)

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)	(2)	(3) (Col 1 + 2)
	Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 90,511,410	$ 10,029,081	$ 100,540,491
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	90,511,410	10,029,081	100,540,491
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	90,511,410	10,029,081	100,540,491
(f) Deferred tax liabilities	20,978,445	33,421,154	54,399,599
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	$ 69,532,965	$ (23,392,073)	$ 46,140,892

	12/31/2015		
	(4)	(5)	(6) (Col 4 + 5)
	Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 85,495,985	$ 8,499,963	$ 93,995,948
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	85,495,985	8,499,963	93,995,948
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	85,495,985	8,499,963	93,995,948
(f) Deferred tax liabilities	19,984,632	29,963,221	49,947,853
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	$ 65,511,353	$ (21,463,258)	$ 44,048,095

	Change		
	(7) (Col 1 - 4)	(8) (Col 2 - 5)	(9) (Col 7 + 8)
	Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 5,015,425	$ 1,529,118	$ 6,544,543
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	5,015,425	1,529,118	6,544,543
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	5,015,425	1,529,118	6,544,543
(f) Deferred tax liabilities	993,813	3,457,933	4,451,746
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	$ 4,021,612	$ (1,928,815)	$ 2,092,797

2 Admission calculation components SSAP No. 101:

	12/31/2016		
	(1)	(2)	(3) (Col 1 + 2)
	Ordinary	Capital	Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 7,282,135	$ 2,112,656	$ 9,394,791
(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)	20,978,155	0	20,978,155
1 Adjusted gross DTA expected to be realized following BS date	20,978,155	0	20,978,155
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	324,451,175
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	62,251,119	7,916,426	70,167,545
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 90,511,409	$ 10,029,082	$ 100,540,491

	12/31/2015		
	(4)	(5)	(6) (Col 4 + 5)
	Ordinary	Capital	Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 9,782,998	$ 3,942,137	$ 13,725,135
(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)	29,643,334	1,055,734	30,699,068
1 Adjusted gross DTA expected to be realized following BS date	29,643,334	1,055,734	30,699,068
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	292,505,100
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	46,069,653	3,502,092	49,571,745
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 85,495,985	$ 8,499,963	$ 93,995,948

	Change		
	(7) (Col 1 - 4)	(8) (Col 2 - 5)	(9) (Col 7 + 8)
	Ordinary	Capital	Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ (2,500,863)	$ (1,829,481)	$ (4,330,344)
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	(8,665,179)	(1,055,734)	(9,720,913)
1 Adjusted gross DTA expected to be realized following BS date	(8,665,179)	(1,055,734)	(9,720,913)
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	31,946,075
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	16,181,466	4,414,334	20,595,800
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 5,015,424	$ 1,529,119	$ 6,544,543

NOTES TO FINANCIAL STATEMENTS

3

	2016	2015
(a) Ratio percentage used to determine recovery period and threshold limitation amount	886.4%	884.8%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	$ 2,163,007,835	$ 1,950,034,001

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)	$ 90,511,410	$ 10,029,081	$ 100,540,491
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	45.6%	0.0%	45.6%
3 Net admitted adjusted gross DTAs amount from note 9A1(e)	$ 90,511,410	$ 10,029,081	$ 100,540,491
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	45.6%	0.0%	45.6%

	12/31/2015		
	(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent
1 Adjusted gross DTAs amounts from note 9A1(c)	$ 85,495,985	$ 8,499,963	$ 93,995,948
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	30.5%	0.0%	30.5%
3 Net admitted adjusted gross DTAs amount from note 9A1(e)	$ 85,495,985	$ 8,499,963	$ 93,995,948
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	30.5%	0.0%	30.5%

	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)	$ 5,015,425	$ 1,529,118	$ 6,544,543
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	15.1%	0.0%	15.1%
3 Net admitted adjusted gross DTAs amount from note 9A1(e)	$ 5,015,425	$ 1,529,118	$ 6,544,543
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	15.1%	0.0%	15.1%

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

B Deferred tax liabilities that are not recognized:

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

C

1 Current income taxes incurred consist of the following major components:	(1) 12/31/2016	(2) 12/31/2015	(Col 1 - 2) Change
(a) Federal	$ 7,561,385	$ 6,568,079	$ 993,306
(b) Foreign	0	0	0
(c) Subtotal	7,561,385	6,568,079	993,306
(d) Federal income tax on net capital gain	(5,470,227)	(1,480,662)	(3,989,565)
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	(127,564)	(1,051,176)	923,612
(g) Federal and foreign income taxes incurred	$ 1,963,594	$ 4,036,241	$ (2,072,647)

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

Deferred tax assets:	(1) 12/31/2016	(2) 12/31/2015	(Col 1 - 2) Change
(a) Ordinary deferred tax assets:			
1 Discounting of Unpaid Losses	$ 10,971,120	$ 11,029,859	$ (58,739)
2 Unearned premium reserve	12,559,018	12,008,067	550,951
3 Investments	0	0	0
4 Guarantee fund accrual	2,438,560	2,468,362	(29,802)
5 Salvage and subrogation	4,469,882	4,254,025	215,857
6 Fixed assets	0	0	0
7 Compensation and Benefits Accrual	216,032	199,768	16,264
8 Pension accrual	59,288,517	55,022,982	4,265,535
9 Other assets (including item <5% of total)	568,281	512,922	55,359
(99) Subtotal	90,511,410	85,495,985	5,015,425
(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)	90,511,410	85,495,985	5,015,425
(e) Capital deferred tax assets:			
1 Investments	8,796,028	8,152,796	643,232
2 Net capital loss carryforward	0	0	0
3 Fixed assets	0	0	0
4 Other assets (including item <5% of total)	1,233,053	347,167	885,886
(99) Subtotal	10,029,081	8,499,963	1,529,118
(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)	10,029,081	8,499,963	1,529,118
(i) Admitted deferred tax assets (2d + 2h)	$ 100,540,491	$ 93,995,948	$ 6,544,543

NOTES TO FINANCIAL STATEMENTS

3 Deferred tax liabilities:

(a) Ordinary deferred tax liabilities			
1 Investments	$ 220,173	$ 70,408	$ 149,765
2 Fixed assets	2,434,550	2,051,116	383,434
3 Deferred and uncollected premiums	203,367	156,244	47,123
4 Deferred compensation	0	0	0
5 Other liabilities (including item <5% of total)	18,120,355	17,706,864	413,491
(99) Subtotal	20,978,445	19,984,632	993,813
(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	26,279,101	23,870,537	2,408,564
2 Investments	7,142,053	6,092,684	1,049,369
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	33,421,154	29,963,221	3,457,933
(c) Deferred tax liabilities (3a99 + 3b99)	$ 54,399,599	$ 49,947,853	$ 4,451,746
4 Net admitted deferred tax asset / (liability) (2i - 3c)	$ 46,140,892	$ 44,048,095	$ 2,092,797

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)	$ 46,140,892	$ 44,048,095	$ 2,092,797
Tax-effect of unrealized retirement costs	58,667,817	54,502,162	4,165,655
Tax-effect of unrealized gains and losses	(26,279,101)	(23,870,537)	(2,408,564)
Net tax effect without unrealized gains and losses	$ 13,752,176	$ 13,416,470	$ 335,706
Change in deferred income tax			$ 335,706

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)	$ 7,433,821	$ 5,516,903
2 Change in deferred income tax (without tax on unrealized gains and losses)	(335,706)	753,908
3 Total income tax reported	$ 7,098,115	$ 6,270,811
4 Statutory income before taxes, gross of capital gains tax (benefit)	70,412,617	27,505,139
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	24,644,416	9,626,799
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	$ (14,327,787)	$ (1,050,114)
b. Nondeductible expenses for meals, penalties, and lobbying	157,215	110,033
c. Tax exempt income	(674,957)	(725,892)
d. Prior period adjustment	132,442	(131,584)
e. Deferred tax benefit (expense) on nonadmitted assets	(885,886)	114,058
f. Deferred tax benefit (expense) on retirement liability	0	0
g. Appreciation on donated property	(2,609,364)	(1,749,199)
h. IRC 832(b)(5) adjustment	268,537	266,401
i. Other	393,499	(189,690)
7 Total federal income tax reported	$ 7,098,115	$ 6,270,812

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	$ 2,091,158	$ 5,470,227	$ 7,561,385
2015	$ 5,190,977	$ 1,249,539	$ 6,440,516
2014	$ 0	$ 461,750	$ 461,750

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

B. On June 27, 2016, the Company contributed $4,000,000 of additional capital in the form of a cash contribution to Westfield Bancorp, Inc.

On June 14, 2016, the Company contributed $37,750,000 of capital in the form of a cash contribution to Westfield Bancorp, Inc.

On June 14, 2016, the Company received a common stock dividend distribution from its subsidiary, Westfield Insurance Company, in the amount of $37,750,000.

On February 5, 2016, the Company's investment in the common stock of its majority owned affiliate, Westfield Management Company (WMGT), was reduced by ten (10) shares in the amount of $10,000. This event represented a retirement of the shares by WMGT and reduced the total number of shares owned by the Company from 152 to 142 as of that date.

On December 30, 2015, the Company received a return of capital from 150 South Road, LLC in the amount of $5,000,000.

NOTES TO FINANCIAL STATEMENTS

On December 29, 2015, the Company received a return of capital from its affiliate, Westfield Marketing LLC, in the amount of $500,000.

On August 18, 2015, the Company made an additional capital contribution to 150 South Road, LLC in the amount of $2,000,000.

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

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

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

	12/31/2016	12/31/2015
Westfield Insurance Company	$ 0	$ 991,129
Westfield Services, Inc.*	170,608	109,530
150 South Road, LLC*	0	228,015
OFIC VEBA Trust*	3,098,527	2,525,223
OFIC Pension and/or VEBA Trust*	171,730	215,146
Affiliated Receivable	$ 3,440,865	$ 4,069,043
Westfield Insurance Company	$ 10,934,140	$ 0
Westfield National Insurance Company	3,003,319	1,922,753
American Select Insurance Company	2,312,118	739,370
Old Guard Insurance Company	1,792,202	1,305,440
Westfield Management Company*	9,079,007	12,174,942
Affiliated Payable	$ 27,120,786	$ 16,142,505

*Westfield Services, Inc., 150 South Road, LLC, OFIC VEBA Trust, OFIC Pension and/or VEBA Trust, and Westfield Management Company are not part of the intercompany pooling arrangement.

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

E. Guarantees or Undertakings, Written or Otherwise
The Company has given commitments to affiliated companies. The details of these commitments are described in Note 14 A-1.

F. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers. The Company does have an agreement with its non-insurance affiliate, Westfield Management Company, to provide executive management services to the Company and its subsidiaries in accordance with SSAP No.70.

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

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

I. The Company owns 100.0% of Westfield Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield Insurance Company accounts for 39.7% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	$	2,739,569,528
Liabilities	$	1,562,272,936
Surplus	$	1,177,296,592
Net Income	$	82,302,249

The Company owns 100.0% of Westfield National Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield National Insurance Company accounts for 10.1% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	$	659,496,994
Liabilities	$	359,116,674
Surplus	$	300,380,320
Net Income	$	18,316,230

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

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities:				
		$ 0	$ 0	$ 0
Total SSAP No. 97 8a Entities	XXX	$ 0	$ 0	$ 0
b. SSAP No. 97 8b(ii) Entities:				
Westfield Management Company	85%	$ 1,754,873	$ 1,754,873	$ 0
Total SSAP No. 97 8b(ii) Entities	XXX	$ 1,754,873	$ 1,754,873	$ 0
c. SSAP No. 97 8b(iii) Entities:				
Westfield Bancorp	100%	$ 136,731,365	$ 136,731,365	$ 0
Total SSAP No. 97 8b(iii) Entities	XXX	$ 136,731,365	$ 136,731,365	$ 0
d. SSAP No. 97 8b(iv) Entities:				
		$ 0	$ 0	$ 0
Total SSAP No. 97 8b(iv) Entities	XXX	$ 0	$ 0	$ 0
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	$ 138,486,238	$ 138,486,238	$ 0
f. Aggregate Total (a+e)	XXX	$ 138,486,238	$ 138,486,238	$ 0

NOTES TO FINANCIAL STATEMENTS

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities:						
			$ 0			
Total SSAP No. 97 8a Entities	XXX	XXX	$ 0	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities:						
Westfield Management Company	S2	12/31/2015	$ 1,766,427	Y	N	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	$ 1,766,427	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities:						
Westfield Bancorp	S2	12/31/2015	$ 87,799,441	Y	N	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	$ 87,799,441	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities:						
			$ 0			
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	$ 0	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	$ 89,565,868	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	$ 89,565,868	XXX	XXX	XXX

* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing
** I - Immaterial or M - Material

N. Investment in Insurance SCAs
The Company has no investment in an insurance SCA for which the audited statutory equity reflects a departure from the NAIC statutory accounting practices and procedures.

11. Debt-
A. Holding Company Obligations- Not applicable

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

NOTES TO FINANCIAL STATEMENTS

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

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

The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 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, the Company and its subsidiaries provide certain health care and life insurance benefits for retired employees and their eligible dependents via the Ohio Farmers Insurance Company Group Health Benefit Plan and Ohio Farmers Insurance Company Group Life Insurance Plan (Postretirement Benefit Plans). Employees who meet the requirements for retirement and other eligibility prerequisites are eligible for these benefits. The Company's future obligation for annual medical and dental costs is generally limited to between $1,500 and $6,500 per covered individual based on age and years of service. New employees hired on January 1, 2002 or after are not eligible for the postretirement benefits under the OFIC Group Health Benefit Plan.

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

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

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

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	$ (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) The Company may not have any regulatory pension plan contribution requirements for 2017; however, the Company currently intends to make a voluntary contribution of approximately $15,800,000 to the defined benefit pension plan with reference to the Company's contribution funding guidelines.

The Company contribution funding guidelines address the contribution and funding limitations as adjusted by the Pension Protection Act 0f 2006. The guidelines provide that the Company will generally contribute an amount equal to the value of benefits earned each year regardless of whether or not a minimum contribution is required with an option to not fund in years where a minimum contribution is not projected during the subsequent five (5) years. Minimum required contributions 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.

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

	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, the Company adopted SSAP No. 92, Accounting for Postretirement Benefits Other Than Pensions - A Replacement of SSAP No. 14 and SSAP No. 102, Accounting for Pensions - A Replacement of SSAP No. 89.

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%	

The Company's policy of investment is based on a standard plan and formula. The investment plan and formula states that all assets of the pension trust except dividends and interest received from portfolio securities will be a part of the investment fund (formula). 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 the Company. The BAC annually reviews the investment plan and formula.

NOTES TO FINANCIAL STATEMENTS

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

The Company's policy for determining when a transfer between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input(s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the reporting period in which the transfer occurs.

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 the Ohio Farmers Insurance Company. The plan began operation on January 1, 2000, in accordance with "Safe Harbor" Treasury regulations.

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was $908,920 and $846,253 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) There are no outstanding shares upon which dividends can be paid. Dividend restrictions are not applicable. The Company does not have any cumulative unrealized gains or losses in unassigned funds.

(11) Surplus Notes- Not applicable

(12-13) Quasi-Reorganizations- Not applicable

14. Liabilities, Contingencies and Assessments-

A. Contingent Commitments

(1) On January 15, 2013, the Company entered a shared commitment effective January 1, 2013 through December 31, 2017 with Westfield Insurance Company (WIC) to provide Westfield Bank and Westfield Bancorp, Inc. (Bancorp) additional capital up to $6,000,000 in the form of direct cash contribution. On June 27, 2016, the Company contributed $4,000,000 of additional capital to Bancorp, which is also the total amount contributed under the commitment as of December 31, 2016. The Company foresees no circumstances which will prevent its ability to honor the remaining commitment.

(2) The Company was not a guarantor of any obligations as of December 31, 2016.

(3) The Company has no guarantee obligations as of December 31, 2016.

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 $13,334 that have been charged to operations in the current period.

The Company has accrued $852,744 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	$ 9,516
	b.	Decreases current year: Premium tax offsets expired	$ 1,385
	c.	Increases current year: Premium tax offsets added	$ 1,067
	d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	$ 9,198

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 $123,134,392 and $119,813,825, 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.

NOTES TO FINANCIAL STATEMENTS

15. Leases-
   A. Lessee Operating Lease
      (1) Current period expenses:
         a. The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through December 2021. Rental expense for 2016 and 2015 was $37,956,218 and $31,817,925, respectively.
         b. The Company does not have any contingent rental payments.
         c. Certain rental commitments have renewal options extending through the year 2021. Some of these renewals are subject to adjustments in future periods.
         d. The Company's lease agreements do not impose restrictions concerning dividends, additional debt and further leasing.
         e. The Company did not terminate any leases early in 2016, nor are there leases in which the Company is no longer using the leased property benefits.

      (2) Future lease obligations for the next five years:
         a. At January 1, 2017, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2017	$ 23,445,450
2. 2018	16,906,377
3. 2019	3,615,198
4. 2020	1,879,276
5. 2021	269,314
6. Total	$ 46,115,615

         b. The Company is not involved in any sublease agreements.

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

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

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

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

   B. Transfer and Servicing of Financial Assets- Not applicable

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

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

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

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

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

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

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

   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	$ 157,641,812	$ 0	$ 0	$ 157,641,812
Total Common Stocks	$ 157,641,812	$ 0	$ 0	$ 157,641,812
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 4,957,320	$ 0	$ 0	$ 4,957,320
Other Assets - Affiliated	22,975,069	0	0	22,975,069
Total Other Invested Assets	$ 27,932,389	$ 0	$ 0	$ 27,932,389
Total Assets at Fair Value	$ 185,574,201	$ 0	$ 0	$ 185,574,201

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

NOTES TO FINANCIAL STATEMENTS

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, Amounts recoverable from reinsurers, and Funds held by or deposited with reinsured companies - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	$ 486,064,372	$ 466,965,012	$ 65,882,415	$ 420,181,957	$ 0	$ 0
Common stocks	157,641,812	157,641,812	157,641,812	0	0	0
Short-term investments	246,020	246,020	0	246,020	0	0
Other invested assets	91,376,568	88,104,736	91,376,568	0	0	0
Receivables for securities	1,000,000	1,000,000	0	1,000,000	0	0
Aggregate write-ins for invested assets*	(1,115,884)	(1,115,884)	0	(1,115,884)	0	0
Uncollected premiums and agents' balances in the course of collection	16,895,733	16,895,733	0	16,895,733	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	106,238,659	106,238,659	0	106,238,659	0	0
Amounts recoverable from reinsurers	1,617,145	1,617,145	0	1,617,145	0	0
Funds held by or deposited with reinsured companies	4,226,944	4,226,944	0	4,226,944	0	0

b. Financial Liabilities: Not applicable

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

D. Fair Value Estimating- Not applicable

21. Other Items-

A. 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. Westfield Bancorp, Inc.'s strategy to manage or mitigate subprime exposure is to adhere to stringent underwriting standards and to require Board review for any exceptions before loan approval.

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

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

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

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.

NOTES TO FINANCIAL STATEMENTS

P & C Specific Notes

23. Reinsurance-

A. Unsecured Reinsurance Recoverables

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

American Select Insurance Company	FEIN 31-6016426	$ 125,649,857
Old Guard Insurance Company	FEIN 23-0929640	226,102,007
Westfield Insurance Company	FEIN 34-6516838	1,356,865,580
Westfield National Insurance Company	FEIN 34-1022544	326,647,599

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	$ 861,110,610	$ 120,307,194	$ 718,594,825	$ 104,097,474	$ 142,515,785	$ 16,209,720
b. All Other	13,335,105	3,474,322	925,693	119,829	12,409,412	3,354,493
c. TOTAL	$ 874,445,715	$ 123,781,516	$ 719,520,518	$ 104,217,303	$ 154,925,197	$ 19,564,213
d. Direct Unearned Premium Reserve			$ 13,634,082			

(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	$ 43,004,975	$ 4,367,335	$ 0	$ 47,372,310
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission Arrangements	0	0	0	0
d. TOTAL	$ 43,004,975	$ 4,367,335	$ 0	$ 47,372,310

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

25. Changes in Incurred Losses and Loss Adjustment Expenses-

Reserves as of December 31, 2015 were $293.7 million. In calendar year 2016, $92.4 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 $190.4 million. Therefore, there has been a $10.9 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.

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2016	12/31/2015
Westfield Insurance Company*	$ 0	$ 991,129
Westfield Services, Inc.	170,608	109,530
150 South Road, LLC	0	228,015
OFIC VEBA Trust	3,098,527	2,525,223
OFIC Pension and/or VEBA Trust	171,730	215,146
Affiliated Receivable	$ 3,440,865	$ 4,069,043
Westfield Insurance Company*	$ 10,934,140	$ 0
Westfield National Insurance Company*	3,003,319	1,922,753
American Select Insurance Company*	2,312,118	739,370
Old Guard Insurance Company*	1,792,202	1,305,440
Westfield Management Company	9,079,007	12,174,942
Affiliated Payable	$ 27,120,786	$ 16,142,505

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

27. Structured Settlements-

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

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$ 1,218,431	$ 1,218,431

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:	$ 8,649,571	$ 8,415,924	$ 8,119,030	$ 6,458,907	$ 5,983,020
b.	Incurred losses and loss adjustment expense:	0	0	(1,140,000)	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	233,647	296,894	520,123	475,887	549,746
d.	Ending reserves:	$ 8,415,924	$ 8,119,030	$ 6,458,907	$ 5,983,020	$ 5,433,274

(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:	$ 8,649,568	$ 8,415,921	$ 8,119,027	$ 6,458,904	$ 5,983,017
b.	Incurred losses and loss adjustment expense:	0	0	(1,140,000)	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	233,647	296,894	520,123	475,887	549,743
d.	Ending reserves:	$ 8,415,921	$ 8,119,027	$ 6,458,904	$ 5,983,017	$ 5,433,274

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

(1)	Direct Basis:	$ 4,379,224
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 4,379,224

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

(1)	Direct Basis:	$ 1,454,462
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 1,454,462

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:	$ 1,618,156	$ 1,464,823	$ 1,241,889	$ 2,101,130	$ 2,057,883
b.	Incurred losses and loss adjustment expense:	0	0	1,140,000	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	153,333	222,934	280,759	43,247	47,204
d.	Ending reserves:	$ 1,464,823	$ 1,241,889	$ 2,101,130	$ 2,057,883	$ 2,010,679

(2) Assumed Reinsurance:

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

(3) Net of Ceded Reinsurance:

a.	Beginning reserves:	$ 1,618,156	$ 1,464,823	$ 1,241,889	$ 2,101,130	$ 2,057,883
b.	Incurred losses and loss adjustment expense:	0	0	1,140,000	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	153,333	222,934	280,759	43,247	47,204
d.	Ending reserves:	$ 1,464,823	$ 1,241,889	$ 2,101,130	$ 2,057,883	$ 2,010,679

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

(1)	Direct Basis:	$ 1,513,759
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 1,513,759

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

(1)	Direct Basis:	$ 1,058,403
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 1,058,403

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 ( ) No (X)

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Westfield 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 (X) No ( )

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

12.12 Number of parcels involved 7

12.13 Total book/adjusted carrying value $ 10,615,337

12.2 If yes, provide explanation
150 South Road, LLC, a real estate holding company, owns one business property. Westfield Bancorp, Inc. owns five business properties and one other classified as Other Real Estate Owned.

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: $..................

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 $....... 6,792,366
25.29 On deposit with other regulatory bodies $..................
25.30 Pledged as collateral - excluding collateral pledged to an FHLB $......... 361,794
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
Fifth Third Bank	20 NW 3rd Street, 11th Floor, Evansville, IN 47708

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	I
Ronald Stephonic	I
Krishna Patel	I
Scott Richter	I
Richard Nash	I
Chris Giampietro	I

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 Identified (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	$ 467,211,032	$ 486,310,392	$ 19,099,360
30.2 Preferred stocks	$	$	$
30.3 Totals	$ 467,211,032	$ 486,310,392	$ 19,099,360

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? $ 1,812,209

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.	$ 1,006,098
	$
	$
	$

34.1 Amount of payments for legal expenses, if any? $ 812,081

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	$ 445,484
	$
	$
	$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 47,342

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

1 Name	2 Amount Paid
US CHAMBER INSTITUTE FOR LEGAL REFORM	$ 19,000
	$
	$
	$

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	$ 339,464,031	$ 331,892,710
2.3	Premium Ratio (Line 2.1/Line 2.2)	....	....
2.4	Reserve Numerator	$	$ ....
2.5	Reserve Denominator	$ 504,501,664	$ 478,579,230
2.6	Reserve Ratio (Line 2.4/Line 2.5)	....	....

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

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

3.21	Participating policies	$..................
3.22	Non-participating policies	$ 24,634,116

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)	663,808,652	667,290,246	654,208,690	626,957,645	599,605,225
2.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	362,851,773	351,838,817	339,103,501	318,843,697	300,387,652
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	677,246,300	662,032,359	648,503,033	617,495,383	586,730,295
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	60,214,987	56,620,092	52,443,325	51,006,767	53,111,849
5.	Nonproportional reinsurance lines (Lines 31, 32 and 33)	50,236,857	38,520,017	46,144,721	68,185,804	74,381,116
6.	Total (Line 35)	1,814,358,569	1,776,301,531	1,740,403,270	1,682,489,296	1,614,216,137
	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)	125,624,745	125,886,880	123,388,464	118,325,498	113,228,100
8.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	68,941,838	66,849,375	64,429,663	60,580,303	57,073,654
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	128,676,797	125,786,148	123,215,577	117,324,123	111,478,755
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	11,023,375	10,295,205	9,480,060	9,139,026	9,413,670
11.	Nonproportional reinsurance lines (Line 31, 32 and 33)	9,545,002	7,318,803	8,767,497	12,955,303	14,132,412
12.	Total (Line 35)	343,811,757	336,136,411	329,281,261	318,324,253	305,326,591
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	5,014,785	9,980,609	6,779,035	14,318,502	933,939
14.	Net investment gain (loss) (Line 11)	59,742,453	16,010,879	36,227,752	16,018,132	39,787,565
15.	Total other income (Line 15)	185,152	32,989	122,457	152,595	286,969
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	1,963,594	4,036,241	3,846,425	9,394,576	4,096,609
18.	Net income (Line 20)	62,978,796	21,988,236	39,282,819	21,094,653	36,911,864
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	2,964,703,740	2,701,072,489	2,595,105,375	2,404,576,906	2,131,875,807
20.	Premiums and considerations (Page 2, Column 3)					
	20.1 In course of collection (Line 15.1)	16,895,733	16,379,947	16,823,301	15,494,857	14,944,364
	20.2 Deferred and not yet due (Line 15.2)	106,238,659	103,433,878	101,695,789	99,957,167	92,243,360
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	752,835,972	703,930,939	692,655,841	595,886,710	606,312,379
22.	Losses (Page 3, Line 1)	234,287,107	219,352,265	210,695,265	214,948,416	215,498,196
23.	Loss adjustment expenses (Page 3, Line 3)	74,545,999	74,356,763	71,531,479	68,685,751	65,711,302
24.	Unearned premiums (Page 3, Line 9)	168,559,280	164,211,555	159,967,851	152,355,066	145,200,448
25.	Capital paid up (Page 3, Line 30 and Line 31)					
26.	Surplus as regards policyholders (Page 3, Line 37)	2,211,867,768	1,997,141,550	1,902,449,534	1,808,690,196	1,525,563,428
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	84,197,231	39,779,199	56,959,371	23,149,388	58,636,075
	Risk-Based Capital Analysis					
28.	Total adjusted capital	2,211,867,768	1,997,141,550	1,902,449,534	1,808,690,196	1,525,563,428
29.	Authorized control level risk-based capital	249,547,845	225,707,843	217,917,695	214,838,149	204,555,447
	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)	16.8	17.5	16.6	17.5	17.3
31.	Stocks (Line 2.1 and Line 2.2)	75.4	75.3	75.6	75.4	74.6
32.	Mortgage loans on real estate (Line 3.1 and Line 3.2)					
33.	Real estate (Lines 4.1, 4.2 and 4.3)	2.0	2.4	2.4	2.7	3.0
34.	Cash, cash equivalents and short-term investments (Line 5)	2.4	1.4	2.0	1.2	1.7
35.	Contact loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)	3.3	3.5	3.4	3.3	3.5
38.	Receivables for securities (Line 9)					
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)		(0.1)	(0.1)	(0.1)	(0.1)
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	1,937,213,316	1,743,226,633	1,667,246,742	1,550,942,894	1,330,175,365
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	1,937,213,316	1,743,226,633	1,667,246,742	1,550,942,894	1,330,175,365
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)	87.6	87.3	87.6	85.7	87.2

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)	159,141,950	72,836,098	110,745,448	242,025,883	141,402,654
52.	Dividends to stockholders (Line 35)					
53.	Change in surplus as regards policyholders for the year (Line 38)	214,726,218	94,692,016	93,759,338	283,126,768	163,853,178
	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)	359,807,208	356,763,713	353,234,079	323,288,268	312,365,503
55.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	175,713,443	173,134,564	179,615,585	155,708,680	160,431,357
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	285,603,787	300,657,400	338,637,947	295,668,815	336,764,788
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	3,834,658	(2,281,222)	6,750,883	10,229,608	63,906,453
58.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	9,822,073	2,202,966	22,340,113	1,141,998	59,500,649
59.	Total (Line 35)	834,781,169	830,477,421	900,578,607	786,037,369	932,968,750
	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)	67,906,103	67,257,611	66,569,531	60,982,256	58,937,616
61.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	33,385,553	32,895,568	34,126,960	29,584,650	30,481,957
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	54,264,720	57,124,906	64,341,210	56,177,075	63,985,311
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	728,586	(408,733)	1,282,668	1,929,397	5,561,885
64.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	1,866,194	418,563	4,244,621	216,980	11,305,123
65.	Total (Line 35)	158,151,156	157,287,915	170,564,990	148,890,358	170,271,892
	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)	35.7	33.9	33.6	34.7	34.2
72.	Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	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)	15.5	16.8	17.3	17.6	20.0
	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)	(11,664)	(10,692)	(16,483)	(18,396)	(17,671)
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)	(0.6)	(0.6)	(0.9)	(1.2)	(1.3)
	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)	(16,593)	(22,767)	(26,085)	(28,184)	(31,935)
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)	(0.9)	(1.3)	(1.7)	(2.1)	(2.3)

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? 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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Columns 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	1,623	372	512	27	204		102	1,940	XXX
2. 2007	323,806	24,748	299,058	148,725	6,602	10,650	205	16,659	2	5,627	169,226	XXX
3. 2008	354,749	41,718	313,031	213,318	31,837	11,808	404	16,607	3	6,754	209,489	XXX
4. 2009	287,732	13,400	274,332	139,903	3,590	11,420	344	15,872	7	5,927	163,254	XXX
5. 2010	293,295	13,067	280,228	156,802	2,256	11,590	149	16,887	5	6,770	182,869	XXX
6. 2011	301,876	15,459	286,417	212,857	21,150	12,251	815	19,190	7	7,885	222,325	XXX
7. 2012	317,501	16,668	300,833	167,285	9,562	9,766	512	19,602	8	6,430	186,572	XXX
8. 2013	328,763	17,594	311,170	146,605	5,282	9,008	231	20,338	10	6,239	170,427	XXX
9. 2014	340,227	18,559	321,668	151,813	5,445	6,078	212	22,495	7	6,903	174,723	XXX
10. 2015	350,896	19,003	331,893	123,989	4,183	2,696	79	24,331	20	5,498	146,735	XXX
11. 2016	358,515	19,051	339,464	88,996	4,113	838	64	18,337	7	3,506	103,987	XXX
12. Totals	XXX	XXX	XXX	1,551,916	94,393	86,616	3,041	190,524	76	61,641	1,731,546	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.	11,599	4,903	7,178	81	413		2,859		1,331			18,396	XXX
2.	1,105	164	1,006	35	59		257		200			2,428	XXX
3.	1,207	253	1,302	34	85		475		194			2,975	XXX
4.	2,602	872	1,375	21	190		877		378			4,530	XXX
5.	2,242	51	1,886	28	228		1,065		373			5,715	XXX
6.	5,682	2,420	3,329	335	471		1,586	67	831			9,079	XXX
7.	5,876	284	4,501	494	844		2,211	105	945			13,495	XXX
8.	13,229	2,666	7,934	817	1,769		3,407	114	1,795			24,536	XXX
9.	20,171	588	11,964	1,071	3,522		5,878	143	3,452			43,186	XXX
10.	29,213	1,626	22,559	1,620	4,733		8,705	219	4,333			66,079	XXX
11.	47,485	1,474	53,021	2,342	6,435		9,731	304	5,861			118,413	XXX
12.	140,412	15,300	116,053	6,877	18,749		37,052	950	19,695			308,833	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	13,794	4,602
2.	178,662	7,008	171,654	55.2	28.3	57.4			19.0	1,912	516
3.	244,995	32,531	212,464	69.1	78.0	67.9			19.0	2,222	753
4.	172,618	4,834	167,784	60.0	36.1	61.2			19.0	3,084	1,446
5.	191,073	2,489	188,584	65.1	19.0	67.3			19.0	4,048	1,667
6.	256,198	24,793	231,405	84.9	160.4	80.8			19.0	6,257	2,823
7.	211,031	10,964	200,067	66.5	65.8	66.5			19.0	9,599	3,896
8.	204,083	9,121	194,963	62.1	51.8	62.7			19.0	17,680	6,856
9.	225,374	7,465	217,909	66.2	40.2	67.7			19.0	30,476	12,710
10.	220,559	7,746	212,814	62.9	40.8	64.1			19.0	48,526	17,554
11.	230,704	8,303	222,400	64.3	43.6	65.5			19.0	96,690	21,723
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	234,287	74,546

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	129,159	124,714	119,348	115,302	114,766	114,267	112,950	113,794	113,340	112,303	(1,038)	(1,491)
2. 2007	178,175	163,659	160,125	157,162	155,901	154,756	154,268	154,827	154,760	154,796	36	(30)
3. 2008	XXX	210,647	208,835	204,143	200,046	198,438	197,394	196,719	195,954	195,666	(288)	(1,053)
4. 2009	XXX	XXX	169,777	163,376	157,944	154,352	152,516	151,306	151,498	151,541	43	234
5. 2010	XXX	XXX	XXX	188,812	179,762	175,047	174,044	172,727	171,572	171,328	(244)	(1,399)
6. 2011	XXX	XXX	XXX	XXX	228,412	222,300	217,475	214,264	212,196	211,390	(806)	(2,874)
7. 2012	XXX	XXX	XXX	XXX	XXX	193,315	185,432	182,752	180,798	179,527	(1,270)	(3,225)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	183,130	174,335	174,323	172,840	(1,483)	(1,495)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,228	192,820	191,969	(851)	(5,259)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189,933	184,169	(5,764)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198,209	XXX	XXX
										12. Totals	(11,664)	(16,593)

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	38,817	60,353	70,091	78,000	83,126	86,590	90,301	93,501	95,237	XXX	XXX
2. 2007	82,266	114,855	130,384	140,625	145,394	148,165	150,011	151,185	151,638	152,568	XXX	XXX
3. 2008	XXX	103,222	157,345	172,007	180,879	186,822	189,867	191,672	192,369	192,885	XXX	XXX
4. 2009	XXX	XXX	80,324	111,095	125,635	135,472	140,939	143,921	146,545	147,390	XXX	XXX
5. 2010	XXX	XXX	XXX	87,437	124,406	141,497	153,921	160,991	164,458	165,986	XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	112,268	161,905	179,413	193,258	198,880	203,142	XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	91,680	127,449	147,099	160,927	166,977	XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	82,785	118,724	136,074	150,099	XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,379	132,505	152,235	XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,616	122,423	XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,657	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	50,095	39,576	32,429	26,133	20,745	18,077	15,572	14,322	11,977	9,956
2. 2007	42,115	17,954	12,403	7,731	4,802	3,269	2,354	2,141	1,634	1,228
3. 2008	XXX	40,411	21,167	12,329	7,258	4,603	3,020	2,777	2,125	1,743
4. 2009	XXX	XXX	44,201	22,510	13,702	8,045	4,972	3,003	2,820	2,231
5. 2010	XXX	XXX	XXX	48,632	21,916	12,966	7,999	4,444	3,775	2,923
6. 2011	XXX	XXX	XXX	XXX	54,852	22,296	15,061	9,030	5,486	4,514
7. 2012	XXX	XXX	XXX	XXX	XXX	51,279	23,691	15,546	9,478	6,114
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	50,551	24,406	17,327	10,410
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,898	25,505	16,629
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,173	29,425
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,106

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, Etc.		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		Active Status	2 Direct Premiums Written	3 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	L	35,503	30,516			286	2,510	4	
2. Alaska	AK	N								
3. Arizona	AZ	L	1,870	7,797			(395)	155	2	
4. Arkansas	AR	L	27,209	21,808			2,154	2,545		
5. California	CA	N						5,000		
6. Colorado	CO	L	3,750	3,750			(686)	735	3	
7. Connecticut	CT	N								
8. Delaware	DE	L	23,653	47,116			3,768	8,838	24	
9. Dist. Columbia	DC	L	25,976	28,407			(456)	3,284	2	
10. Florida	FL	L	302,591	294,782		(182,886)	(175,483)	130,954	191	
11. Georgia	GA	L	151,717	122,393			2,628	47,607	170	
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	L	1,866,461	1,770,778		5,670,592	2,726,390	8,928,666	2,645	
15. Indiana	IN	L	1,409,499	1,207,154		14,331	39,748	264,668	1,324	
16. Iowa	IA	L	232,018	161,178			(1,962)	34,074	404	
17. Kansas	KS	L								
18. Kentucky	KY	L	1,347,017	1,169,391		(345,033)	(604,422)	1,369,224	411,197	
19. Louisiana	LA	L	210	1,215			(1,929)	542		
20. Maine	ME	N								
21. Maryland	MD	L	81,763	140,457			(3,184)	7,042	53	
22. Massachusetts	MA	L	4,256	4,256			150	394		
23. Michigan	MI	L	1,043,271	926,585		28,558	(104,988)	3,176,915	3,730	
24. Minnesota	MN	L	2,230,750	1,778,778		122,294	(164,937)	1,186,071	3,008	
25. Mississippi	MS	L	17,603	16,622			365	1,735		
26. Missouri	MO	L	44,302	29,619			1,648	3,290	25	
27. Montana	MT	L	70	34,686			(10,008)	3,553		
28. Nebraska	NE	L	52,740	49,309			1,003	1,481	1	
29. Nevada	NV	L	6,102	5,931			(136)	427	5	
30. New Hampshire	NH	N								
31. New Jersey	NJ	L	81,512	50,395			162	1,751		
32. New Mexico	NM	L	1,588	1,352			(143)	117	4	
33. New York	NY	L	25,440	29,997		(231,825)	(687,382)	1,891		
34. North Carolina	NC	L	144,850	53,169		(598,406)	(586,806)	111,988	(11)	
35. North Dakota	ND	L	768,539	1,186,791			(53,040)	80,762		
36. Ohio	OH	L	11,331,599	12,067,812		1,948,635	777,438	2,879,538	45,753	
37. Oklahoma	OK	L	3,316	1,643			(432)	446		
38. Oregon	OR	N								
39. Pennsylvania	PA	L	201,960	442,811		(852,794)	(980,889)	139,511	659	
40. Rhode Island	RI	L					(2)			
41. South Carolina	SC	L	143,297	158,296			(594)	6,903	103	
42. South Dakota	SD	L	542,483	526,322		(300)	(10,360)	50,311	52	
43. Tennessee	TN	L	87,770	128,838		(22,372)	(86,316)	863,744	194	
44. Texas	TX	L	384,838	338,964			12,918	491,234	5	
45. Utah	UT	L	1,183	1,183			140	156		
46. Vermont	VT	L								
47. Virginia	VA	L	115,467	150,073			(4,345)	10,866	131	
48. Washington	WA	L	3,270	3,988			(302)	334		
49. West Virginia	WV	L	1,599,756	1,654,940		65,309	95,541	268,788	4,613	
50. Wisconsin	WI	L	245,414	206,930			2,071	62,791	261	
51. Wyoming	WY	L	43,503	45,784			(1,578)	3,453	8	
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) 43	24,634,116	24,901,816		5,616,103	185,635	20,154,294	474,560	
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.

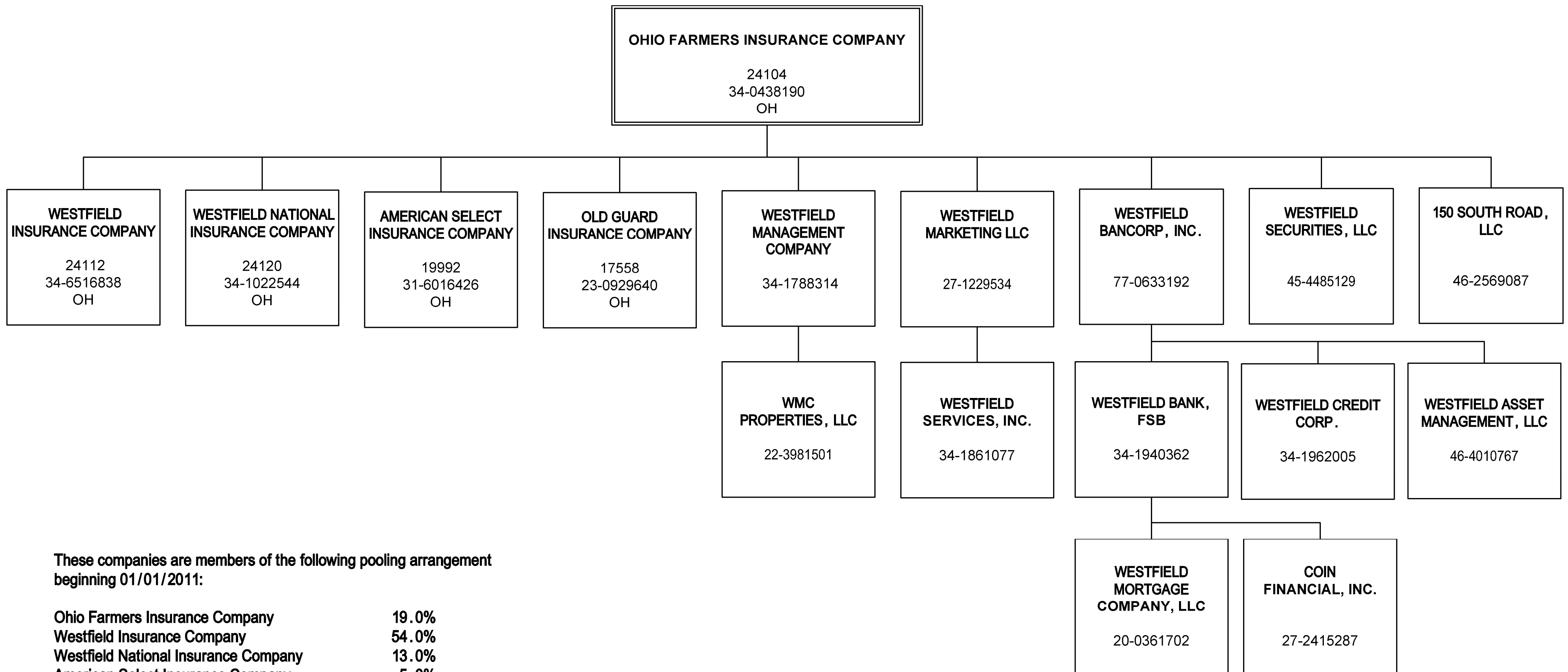
Explanation of basis of allocation of premiums by states, etc.

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

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