



ANNUAL STATEMENT

For the Year Ended December 31, 2017  
of the Condition and Affairs of the

Ohio Farmers Insurance Company

NAIC Group Code.....0228, 0228  
(Current Period) (Prior Period)

Organized under the Laws of Ohio  
Incorporated/Organized..... February 8, 1848  
Statutory Home Office

Main Administrative Office

Mail Address

Primary Location of Books and Records

Internet Web Site Address

Statutory Statement Contact

NAIC Company Code..... 24104

State of Domicile or Port of Entry Ohio  
Commenced Business..... July 8, 1848

One Park Circle..... Westfield Center ..... OH ..... US ..... 44251-5001  
(Street and Number) (City or Town, State, Country and Zip Code)

One Park Circle..... Westfield Center ..... OH ..... US..... 44251-5001  
(Street and Number) (City or Town, State, Country and Zip Code)

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

One Park Circle..... Westfield Center ..... OH ..... US ..... 44251-5001  
(Street and Number) (City or Town, State, Country and Zip Code)

www.westfieldgrp.com

Jeffrey Scott Gillentine  
(Name)

FinancialReporting@westfieldgrp.com  
(E-Mail Address)

Employer's ID Number..... 34-0438190

Country of Domicile US

330-887-0101  
(Area Code) (Telephone Number)

330-887-0101  
(Area Code) (Telephone Number)

330-887-0101  
(Area Code) (Telephone Number) (Extension)

330-887-7626  
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Edward James Largent III	Westfield Group President, CEO & Board Chairman	2. Joseph Christian Kohmann	Group Finance Leader & Treasurer
3. Frank Anthony Carrino	Group Legal Leader & Secretary		

OTHER

Dennis Paul Baus	National Surety Leader	Robert William Bowers	National Claims Leader
Carrie Lee Basic #	National SBA Sales and UW Ldr	Jeffrey Scott Gillentine #	Group Finance & Accounting Leader
Robyn Renee Hahn	Group Marketing & Comm Leader	Terry Lee McClaskey Jr	National PL UW and Sales Ldr
James Robert Merz	Group Actuarial & Analytics Leader	Kristine Lynn Neate	National Underwriting Office 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	Craig David Welsh	Group Distribution Leader
Paul Dwayne Wilson #	Group IT 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			

State of..... Ohio  
County of..... Medina

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.

(Signature)  
Edward James Largent III  
1. (Printed Name)  
Westfield Group President, CEO & Board Chairman  
(Title)

(Signature)  
Joseph Christian Kohmann  
2. (Printed Name)  
Group Finance Leader & Treasurer  
(Title)

(Signature)  
Frank Anthony Carrino  
3. (Printed Name)  
Group Legal Leader & Secretary  
(Title)

Subscribed and sworn to before me  
This 15th day of February, 2018

a. Is this an original filing? Yes [ X ] No [ ]  
b. If no  
1. State the amendment number  
2. Date filed  
3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	465,546,240	0	465,546,240	466,965,012
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	2,258,638,862	0	2,258,638,862	2,094,855,128
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	65,521,094	0	65,521,094	54,388,455
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	1,117,637	0	1,117,637	1,142,157
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	231,187
5. Cash (\$.....31,105,032, Schedule E-Part 1), cash equivalents (\$.....4,056,876, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	35,161,908	0	35,161,908	67,607,436
6. Contract loans (including \$.....0 premium notes).....	0	0	0	0
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	100,943,384	2,628,682	98,314,702	92,628,109
9. Receivables for securities.....	0	0	0	1,000,000
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets.....	(867,085)	0	(867,085)	(1,115,884)
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,926,062,040	2,628,682	2,923,433,358	2,777,701,600
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	5,768,512	0	5,768,512	5,711,991
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	20,207,313	2,308,697	17,898,616	16,895,733
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....309,491 earned but unbilled premiums).....	104,925,034	30,949	104,894,085	106,238,659
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	875,075	0	875,075	1,617,145
16.2 Funds held by or deposited with reinsured companies.....	7,385,293	1,318,147	6,067,146	4,226,944
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	12,467,797	0	12,467,797	0
18.2 Net deferred tax asset.....	29,783,329	0	29,783,329	46,140,892
19. Guaranty funds receivable or on deposit.....	0	0	0	0
20. Electronic data processing equipment and software.....	3,215,967	21,134	3,194,833	2,719,041
21. Furniture and equipment, including health care delivery assets (\$.....0).....	7,652,406	7,652,406	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	3,501,106	0	3,501,106	3,440,865
24. Health care (\$.....0) and other amounts receivable.....	3,565,585	3,565,585	0	0
25. Aggregate write-ins for other-than-invested assets.....	15,366,405	15,354,959	11,446	10,870
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,140,775,862	32,880,559	3,107,895,303	2,964,703,740
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTAL (Lines 26 and 27).....	3,140,775,862	32,880,559	3,107,895,303	2,964,703,740

DETAILS OF WRITE-INS

1101. Amortization on intercompany transactions.....	942,329	0	942,329	1,360,324
1102. Deferred gain on intercompany transactions.....	(1,809,414)	0	(1,809,414)	(2,476,208)
1103. ....	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	(867,085)	0	(867,085)	(1,115,884)
2501. Prepaid pension cost.....	56,053,816	56,053,816	0	0
2502. Other prepaid assets.....	14,865,149	14,865,149	0	0
2503. Deposit in pools.....	297,980	297,980	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	(55,850,540)	(55,861,986)	11,446	10,870
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	15,366,405	15,354,959	11,446	10,870

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	261,080,704	234,287,107
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	14,558,259	27,109,278
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	73,242,231	74,545,999
4. Commissions payable, contingent commissions and other similar charges.....	21,160,597	23,294,504
5. Other expenses (excluding taxes, licenses and fees).....	12,707,722	14,073,597
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	6,262,492	6,020,337
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	0	413,514
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....737,599,515 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	172,781,848	168,559,280
10. Advance premium.....	6,571,800	6,278,720
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	1,470,559	1,067,113
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	0	0
14. Amounts withheld or retained by company for account of others.....	9,623,644	10,229,489
15. Remittances and items not allocated.....	(31,337)	(61,115)
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....	0	4,732
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	51,839,756	44,373,050
19. Payable to parent, subsidiaries and affiliates.....	12,289,761	27,120,786
20. Derivatives.....	0	0
21. Payable for securities.....	0	0
22. Payable for securities lending.....	0	0
23. Liability for amounts held under uninsured plans.....	0	0
24. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	129,823,284	115,519,581
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	773,381,320	752,835,972
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	773,381,320	752,835,972
29. Aggregate write-ins for special surplus funds.....	563,329,836	443,989,343
30. Common capital stock.....	0	0
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	0	0
35. Unassigned funds (surplus).....	1,771,184,147	1,767,878,425
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....	0	0
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	2,334,513,983	2,211,867,768
38. TOTAL (Page 2, Line 28, Col. 3).....	3,107,895,303	2,964,703,740

DETAILS OF WRITE-INS

2501. Liability for retirement plans.....	128,761,860	114,589,080
2502. Reserve for outstanding checks and drafts charged off.....	1,061,424	930,501
2503. ....	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	129,823,284	115,519,581
2901. General voluntary reserve.....	563,329,836	443,989,343
2902. ....	0	0
2903. ....	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	563,329,836	443,989,343
3201. ....	0	0
3202. ....	0	0
3203. ....	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0

STATEMENT OF INCOME

		1	2
		Current Year	Prior Year
UNDERWRITING INCOME			
1.	Premiums earned (Part 1, Line 35, Column 4).....	348,653,322	339,464,031
DEDUCTIONS:			
2.	Losses incurred (Part 2, Line 35, Column 7).....	212,283,502	173,085,999
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	43,853,976	38,474,137
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	124,752,094	122,889,110
5.	Aggregate write-ins for underwriting deductions.....	0	0
6.	Total underwriting deductions (Lines 2 through 5).....	380,889,572	334,449,246
7.	Net income of protected cells.....	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(32,236,250)	5,014,785
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....	14,032,253	51,249,627
10.	Net realized capital gains (losses) less capital gains tax of \$.....2,945,573 (Exhibit of Capital Gains (Losses)).....	4,873,922	8,492,826
11.	Net investment gain (loss) (Lines 9 + 10).....	18,906,175	59,742,453
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....1,347,170 amount charged off \$.....1,718,594).....	(371,424)	(325,964)
13.	Finance and service charges not included in premiums.....	500,328	474,563
14.	Aggregate write-ins for miscellaneous income.....	695,477	36,553
15.	Total other income (Lines 12 through 14).....	824,381	185,152
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(12,505,694)	64,942,390
17.	Dividends to policyholders.....	0	0
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(12,505,694)	64,942,390
19.	Federal and foreign income taxes incurred.....	(6,392,748)	1,963,594
20.	Net income (Line 18 minus Line 19) (to Line 22).....	(6,112,946)	62,978,796
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,211,867,768	1,997,141,550
22.	Net income (from Line 20).....	(6,112,946)	62,978,796
23.	Net transfers (to) from Protected Cell accounts.....	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....(6,861,991).....	176,046,468	159,141,950
25.	Change in net unrealized foreign exchange capital gain (loss).....	0	0
26.	Change in net deferred income tax.....	(3,363,029)	335,706
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(6,879,145)	10,715
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	4,732	(4,732)
29.	Change in surplus notes.....	0	0
30.	Surplus (contributed to) withdrawn from Protected Cells.....	0	0
31.	Cumulative effect of changes in accounting principles.....	0	0
32.	Capital changes:		
32.1	Paid in.....	0	0
32.2	Transferred from surplus (Stock Dividend).....	0	0
32.3	Transferred to surplus.....	0	0
33.	Surplus adjustments:		
33.1	Paid in.....	0	0
33.2	Transferred to capital (Stock Dividend).....	0	0
33.3.	Transferred from capital.....	0	0
34.	Net remittances from or (to) Home Office.....	0	0
35.	Dividends to stockholders.....	0	0
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37.	Aggregate write-ins for gains and losses in surplus.....	(37,049,865)	(7,736,217)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....	122,646,215	214,726,218
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	2,334,513,983	2,211,867,768
DETAILS OF WRITE-INS			
0501.	.....	0	0
0502.	.....	0	0
0503.	.....	0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401.	Loan guarantee recovery.....	500,000	0
1402.	Net other interest income (expense) and unidentified cash.....	167,920	(23,570)
1403.	Net gain on sale of nonadmitted assets.....	30,950	62,676
1498.	Summary of remaining write-ins for Line 14 from overflow page.....	(3,393)	(2,553)
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	695,477	36,553
3701.	Change in retirement plan liabilities, net tax of (\$19,856,525) and \$4,165,655 for 2017 and 2016, respectively.....	(37,049,865)	(7,736,217)
3702.	.....	0	0
3703.	.....	0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799.	Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	(37,049,865)	(7,736,217)

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	353,461,825	341,288,762
2. Net investment income.....	19,949,408	62,848,947
3. Miscellaneous income.....	(1,477,845)	(3,865,576)
4. Total (Lines 1 through 3).....	371,933,388	400,272,133
5. Benefit and loss related payments.....	197,298,856	151,196,565
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	169,142,972	161,789,080
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$.....2,945,573 tax on capital gains (losses).....	9,434,135	3,089,257
10. Total (Lines 5 through 9).....	375,875,963	316,074,902
11. Net cash from operations (Line 4 minus Line 10).....	(3,942,575)	84,197,231
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	46,288,739	48,353,136
12.2 Stocks.....	25,265,899	26,143,295
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	494,588	7,622,690
12.5 Other invested assets.....	11,308,746	8,675,723
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	1,000,000	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	84,357,972	90,794,844
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	52,125,104	81,329,666
13.2 Stocks.....	14,510,969	57,824,537
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	16,942,714	3,507,109
13.5 Other invested assets.....	12,033,778	8,643,246
13.6 Miscellaneous applications.....	0	1,003,658
13.7 Total investments acquired (Lines 13.1 to 13.6).....	95,612,565	152,308,216
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(11,254,593)	(61,513,372)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	(17,248,360)	10,808,296
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(17,248,360)	10,808,296
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(32,445,528)	33,492,155
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	67,607,436	34,115,281
19.2 End of year (Line 18 plus Line 19.1).....	35,161,908	67,607,436
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 .....	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	2,846,689	1,458,123	1,460,067	2,844,745
2.	Allied lines.....	2,962,733	1,484,195	1,507,284	2,939,644
3.	Farmowners multiple peril.....	12,477,386	5,935,904	6,208,067	12,205,223
4.	Homeowners multiple peril.....	47,117,473	24,436,531	25,187,733	46,366,271
5.	Commercial multiple peril.....	73,018,268	34,024,657	35,087,629	71,955,296
6.	Mortgage guaranty.....	0	0	0	0
8.	Ocean marine.....	0	0	0	0
9.	Inland marine.....	11,256,710	5,691,231	5,218,016	11,729,925
10.	Financial guaranty.....	0	0	0	0
11.1	Medical professional liability - occurrence.....	0	0	0	0
11.2	Medical professional liability - claims-made.....	0	0	0	0
12.	Earthquake.....	742,551	422,648	454,932	710,267
13.	Group accident and health.....	0	0	0	0
14.	Credit accident and health (group and individual).....	0	0	0	0
15.	Other accident and health.....	0	0	0	0
16.	Workers' compensation.....	18,049,940	8,964,957	8,422,812	18,592,085
17.1	Other liability - occurrence.....	25,016,847	12,282,807	12,751,462	24,548,192
17.2	Other liability - claims-made.....	301,196	131,644	138,695	294,145
17.3	Excess workers' compensation.....	0	0	0	0
18.1	Products liability - occurrence.....	665,319	289,581	324,615	630,285
18.2	Products liability - claims-made.....	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	38,241,085	18,720,692	20,163,043	36,798,734
19.3, 19.4	Commercial auto liability.....	45,465,737	21,559,132	20,481,493	46,543,376
21.	Auto physical damage.....	53,715,357	24,697,505	26,252,930	52,159,932
22.	Aircraft (all perils).....	0	0	0	0
23.	Fidelity.....	326,834	172,534	147,017	352,351
24.	Surety.....	11,255,834	5,900,472	6,318,746	10,837,560
26.	Burglary and theft.....	37,497	20,352	17,956	39,893
27.	Boiler and machinery.....	2,947	(1,211)	0	1,736
28.	Credit.....	0	0	0	0
29.	International.....	0	0	0	0
30.	Warranty.....	0	0	0	0
31.	Reinsurance - nonproportional assumed property.....	9,117,345	1,395,930	1,545,593	8,967,682
32.	Reinsurance - nonproportional assumed liability.....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	258,141	971,595	1,093,758	135,978
34.	Aggregate write-ins for other lines of business.....	0	0	0	0
35.	TOTALS.....	352,875,889	168,559,279	172,781,848	348,653,320

DETAILS OF WRITE-INS

3401.	.....	0	0	0	0
3402.	.....	0	0	0	0
3403.	.....	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	1,460,067	.....0	.....0	.....0	1,460,067
2.	Allied lines.....	1,507,284	.....0	.....0	.....0	1,507,284
3.	Farmowners multiple peril.....	6,208,067	.....0	.....0	.....0	6,208,067
4.	Homeowners multiple peril.....	25,187,733	.....0	.....0	.....0	25,187,733
5.	Commercial multiple peril.....	35,087,626	.....3	.....0	.....0	35,087,629
6.	Mortgage guaranty.....	.....0	.....0	.....0	.....0	.....0
8.	Ocean marine.....	.....0	.....0	.....0	.....0	.....0
9.	Inland marine.....	5,218,016	.....0	.....0	.....0	5,218,016
10.	Financial guaranty.....	.....0	.....0	.....0	.....0	.....0
11.1	Medical professional liability - occurrence.....	.....0	.....0	.....0	.....0	.....0
11.2	Medical professional liability - claims-made.....	.....0	.....0	.....0	.....0	.....0
12.	Earthquake.....	454,932	.....0	.....0	.....0	454,932
13.	Group accident and health.....	.....0	.....0	.....0	.....0	.....0
14.	Credit accident and health (group and individual).....	.....0	.....0	.....0	.....0	.....0
15.	Other accident and health.....	.....0	.....0	.....0	.....0	.....0
16.	Workers' compensation.....	8,422,812	.....0	.....0	.....0	8,422,812
17.1	Other liability - occurrence.....	12,751,462	.....0	.....0	.....0	12,751,462
17.2	Other liability - claims-made.....	138,695	.....0	.....0	.....0	138,695
17.3	Excess workers' compensation.....	.....0	.....0	.....0	.....0	.....0
18.1	Products liability - occurrence.....	321,844	2,771	.....0	.....0	324,615
18.2	Products liability - claims-made.....	.....0	.....0	.....0	.....0	.....0
19.1, 19.2	Private passenger auto liability.....	20,163,043	.....0	.....0	.....0	20,163,043
19.3, 19.4	Commercial auto liability.....	20,481,493	.....0	.....0	.....0	20,481,493
21.	Auto physical damage.....	26,252,930	.....0	.....0	.....0	26,252,930
22.	Aircraft (all perils).....	.....0	.....0	.....0	.....0	.....0
23.	Fidelity.....	146,889	128	.....0	.....0	147,017
24.	Surety.....	1,954,554	4,364,192	.....0	.....0	6,318,746
26.	Burglary and theft.....	17,956	.....0	.....0	.....0	17,956
27.	Boiler and machinery.....	.....0	.....0	.....0	.....0	.....0
28.	Credit.....	.....0	.....0	.....0	.....0	.....0
29.	International.....	.....0	.....0	.....0	.....0	.....0
30.	Warranty.....	.....0	.....0	.....0	.....0	.....0
31.	Reinsurance - nonproportional assumed property.....	1,545,593	.....0	.....0	.....0	1,545,593
32.	Reinsurance - nonproportional assumed liability.....	.....0	.....0	.....0	.....0	.....0
33.	Reinsurance - nonproportional assumed financial lines.....	1,093,758	.....0	.....0	.....0	1,093,758
34.	Aggregate write-ins for other lines of business.....	.....0	.....0	.....0	.....0	.....0
35.	TOTALS.....	168,414,754	4,367,094	.....0	.....0	172,781,848
36.	Accrued retrospective premiums based on experience.....					.....0
37.	Earned but unbilled premiums.....					.....0
38.	Balance (sum of Lines 35 through 37).....					172,781,848

DETAILS OF WRITE-INS

3401.	.....	.....0	.....0	.....0	.....0	.....0
3402.	.....	.....0	.....0	.....0	.....0	.....0
3403.	.....	.....0	.....0	.....0	.....0	.....0
3498.	Summary of remaining write-ins for Line 34 from overflow page	.....0	.....0	.....0	.....0	.....0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.....0	.....0	.....0	.....0	.....0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire.....	.....0	.....14,982,574	.....0	.....12,135,885	.....0	.....2,846,689
2.	Allied lines.....	.....0	.....15,593,331	.....0	.....12,630,598	.....0	.....2,962,733
3.	Farmowners multiple peril.....	.....0	.....65,670,455	.....0	.....53,193,069	.....0	.....12,477,386
4.	Homeowners multiple peril.....	.....0	.....247,986,700	.....0	.....200,869,227	.....0	.....47,117,473
5.	Commercial multiple peril.....	.....0	.....384,277,498	.....29,175	.....311,288,405	.....0	.....73,018,268
6.	Mortgage guaranty.....	.....0	.....0	.....0	.....0	.....0	.....0
8.	Ocean marine.....	.....0	.....0	.....0	.....0	.....0	.....0
9.	Inland marine.....	.....0	.....59,245,845	.....0	.....47,989,135	.....0	.....11,256,710
10.	Financial guaranty.....	.....0	.....0	.....0	.....0	.....0	.....0
11.1	Medical professional liability - occurrence.....	.....0	.....0	.....0	.....0	.....0	.....0
11.2	Medical professional liability - claims-made.....	.....0	.....0	.....0	.....0	.....0	.....0
12.	Earthquake.....	.....0	.....3,908,163	.....0	.....3,165,612	.....0	.....742,551
13.	Group accident and health.....	.....0	.....0	.....0	.....0	.....0	.....0
14.	Credit accident and health (group and individual).....	.....0	.....0	.....0	.....0	.....0	.....0
15.	Other accident and health.....	.....0	.....0	.....0	.....0	.....0	.....0
16.	Workers' compensation.....	.....0	.....94,998,700	.....3,010,212	.....76,949,748	.....3,009,224	.....18,049,940
17.1	Other liability - occurrence.....	.....9,534	.....131,223,803	.....434,276	.....106,650,766	.....0	.....25,016,847
17.2	Other liability - claims-made.....	.....0	.....1,585,240	.....0	.....1,284,044	.....0	.....301,196
17.3	Excess workers' compensation.....	.....0	.....0	.....0	.....0	.....0	.....0
18.1	Products liability - occurrence.....	.....0	.....3,501,680	.....0	.....2,836,361	.....0	.....665,319
18.2	Products liability - claims-made.....	.....0	.....0	.....0	.....0	.....0	.....0
19.1, 19.2	Private passenger auto liability.....	.....0	.....201,268,868	.....0	.....163,027,783	.....0	.....38,241,085
19.3, 19.4	Commercial auto liability.....	.....0	.....239,293,350	.....0	.....193,827,613	.....0	.....45,465,737
21.	Auto physical damage.....	.....0	.....282,712,406	.....0	.....228,997,049	.....0	.....53,715,357
22.	Aircraft (all perils).....	.....0	.....0	.....0	.....0	.....0	.....0
23.	Fidelity.....	.....25,888	.....1,694,294	.....0	.....1,393,348	.....0	.....326,834
24.	Surety.....	.....24,287,364	.....36,585,182	.....0	.....47,985,400	.....1,631,312	.....11,255,834
26.	Burglary and theft.....	.....0	.....197,354	.....0	.....159,857	.....0	.....37,497
27.	Boiler and machinery.....	.....0	.....15,506	.....0	.....12,559	.....0	.....2,947
28.	Credit.....	.....0	.....0	.....0	.....0	.....0	.....0
29.	International.....	.....0	.....0	.....0	.....0	.....0	.....0
30.	Warranty.....	.....0	.....0	.....0	.....0	.....0	.....0
31.	Reinsurance - nonproportional assumed property.....	.....XXX	.....0	.....47,986,028	.....38,868,683	.....0	.....9,117,345
32.	Reinsurance - nonproportional assumed liability.....	.....XXX	.....0	.....0	.....0	.....0	.....0
33.	Reinsurance - nonproportional assumed financial lines.....	.....XXX	.....0	.....1,358,639	.....1,100,498	.....0	.....258,141
34.	Aggregate write-ins for other lines of business.....	.....0	.....0	.....0	.....0	.....0	.....0
35.	TOTALS.....	.....24,322,786	.....1,784,740,949	.....52,818,330	.....1,504,365,640	.....4,640,536	.....352,875,889

DETAILS OF WRITE-INS

3401.	.....	.....0	.....0	.....0	.....0	.....0
3402.	.....	.....0	.....0	.....0	.....0	.....0
3403.	.....	.....0	.....0	.....0	.....0	.....0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	.....0	.....0	.....0	.....0	.....0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.....0	.....0	.....0	.....0	.....0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ X ]

If yes: 1. The amount of such installment premiums \$......0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$......0.



UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire.....	.0	5,500,684	4,455,554	1,045,130	381,656	240,715	1,186,071	41.7
2.	Allied lines.....	.0	7,347,472	5,951,452	1,396,020	260,654	358,135	1,298,539	44.2
3.	Farmowners multiple peril.....	(446)	27,955,721	22,643,773	5,311,502	1,547,616	1,729,429	5,129,689	42.0
4.	Homeowners multiple peril.....	(450)	119,134,034	96,498,203	22,635,381	5,923,165	6,144,234	22,414,312	48.3
5.	Commercial multiple peril.....	808,600	209,973,085	170,733,165	40,048,520	59,544,694	51,890,142	47,703,072	66.3
6.	Mortgage guaranty.....	.0	.0	.0	.0	.0	.0	.0	0.0
8.	Ocean marine.....	.0	.0	.0	.0	.0	.0	.0	0.0
9.	Inland marine.....	.0	19,112,476	15,481,106	3,631,370	3,316,668	3,529,272	3,418,766	29.1
10.	Financial guaranty.....	.0	.0	.0	.0	.0	.0	.0	0.0
11.1	Medical professional liability - occurrence.....	.0	.0	.0	.0	.0	.0	.0	0.0
11.2	Medical professional liability - claims-made.....	.0	.0	.0	.0	.0	.0	.0	0.0
12.	Earthquake.....	.0	.0	.0	.0	.0	.0	.0	0.0
13.	Group accident and health.....	.0	.0	.0	.0	.0	.0	.0	0.0
14.	Credit accident and health (group and individual).....	.0	.0	.0	.0	.0	.0	.0	0.0
15.	Other accident and health.....	.0	.0	.0	.0	.0	.0	.0	0.0
16.	Workers' compensation.....	1,180,310	61,714,021	51,404,070	11,490,261	33,623,800	34,216,831	10,897,230	58.6
17.1	Other liability - occurrence.....	123,980	63,536,974	51,565,372	12,095,582	39,002,437	36,477,119	14,620,900	59.6
17.2	Other liability - claims-made.....	.0	281,477	227,997	53,480	171,346	193,190	31,636	10.8
17.3	Excess workers' compensation.....	.0	.0	.0	.0	.0	.0	.0	0.0
18.1	Products liability - occurrence.....	.0	1,837,716	1,488,550	349,166	3,642,467	3,778,434	213,199	33.8
18.2	Products liability - claims-made.....	.0	.0	.0	.0	.0	.0	.0	0.0
19.1, 19.2	Private passenger auto liability.....	66,855	123,253,293	99,890,234	23,429,914	26,661,308	25,303,027	24,788,195	67.4
19.3, 19.4	Commercial auto liability.....	2,880	177,441,507	143,729,954	33,714,433	63,630,683	59,375,121	37,969,995	81.6
21.	Auto physical damage.....	(857)	148,886,548	120,597,409	28,288,282	4,078,822	3,983,995	28,383,109	54.4
22.	Aircraft (all perils).....	.0	179	145	34	76	95	15	0.0
23.	Fidelity.....	(4,057)	1,705,136	1,377,874	323,205	845,288	1,287,804	(119,311)	(33.9)
24.	Surety.....	(2,089,231)	(107,440)	(1,744,919)	(451,752)	1,184,773	837,270	(104,249)	(1.0)
26.	Burglary and theft.....	.0	65,798	53,296	12,502	3,646	1,204	14,944	37.5
27.	Boiler and machinery.....	.0	.0	.0	.0	.0	.0	.0	0.0
28.	Credit.....	.0	.0	.0	.0	.0	.0	.0	0.0
29.	International.....	.0	.0	.0	.0	.0	.0	.0	0.0
30.	Warranty.....	.0	.0	.0	.0	.0	.0	.0	0.0
31.	Reinsurance - nonproportional assumed property.....	XXX	11,141,449	9,024,574	2,116,875	17,202,651	4,922,934	14,396,592	160.5
32.	Reinsurance - nonproportional assumed liability.....	XXX	.0	.0	.0	.0	.0	.0	0.0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX	.0	.0	.0	58,951	18,157	40,794	30.0
34.	Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0	.0	0.0
35.	TOTALS.....	87,584	978,780,130	793,377,809	185,489,905	261,080,701	234,287,108	212,283,498	60.9
DETAILS OF WRITE-INS									
3401.	.....	.0	.0	.0	.0	.0	.0	.0	0.0
3402.	.....	.0	.0	.0	.0	.0	.0	.0	0.0
3403.	.....	.0	.0	.0	.0	.0	.0	.0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	XXX
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0	.0	0.0

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

	Line of Business	Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded		
1.	Fire.....	0	1,603,908	1,299,166	304,742	0	404,813	327,899	381,656	46,496
2.	Allied lines.....	0	553,930	448,683	105,247	0	817,933	662,526	260,654	58,662
3.	Farmowners multiple peril.....	1	6,189,113	5,013,182	1,175,932	0	1,956,230	1,584,546	1,547,616	213,503
4.	Homeowners multiple peril.....	0	23,568,789	19,090,719	4,478,070	0	7,605,764	6,160,669	5,923,165	910,888
5.	Commercial multiple peril.....	998,683	167,270,970	136,298,419	31,971,234	0	145,123,476	117,550,016	59,544,694	34,442,740
6.	Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8.	Ocean marine.....	0	0	0	0	0	0	0	0	0
9.	Inland marine.....	0	15,744,515	12,753,057	2,991,458	0	1,711,630	1,386,420	3,316,668	195,264
10.	Financial guaranty.....	0	0	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence.....	0	0	0	0	0	0	0	0	0
11.2	Medical professional liability - claims-made.....	0	0	0	0	0	0	0	0	0
12.	Earthquake.....	0	0	0	0	0	0	0	0	10
13.	Group accident and health.....	0	0	0	0	0	0	0	(a)	0
14.	Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0	0
15.	Other accident and health.....	0	0	0	0	0	0	0	(a)	0
16.	Workers' compensation.....	13,770,710	103,091,337	97,595,278	19,266,769	0	79,243,208	64,886,177	33,623,800	5,522,375
17.1	Other liability - occurrence.....	23,546	72,178,691	58,484,762	13,717,475	8,972	133,069,773	107,793,783	39,002,437	9,904,342
17.2	Other liability - claims-made.....	213,455	640,501	691,704	162,252	0	47,861	38,767	171,346	63,253
17.3	Excess workers' compensation.....	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence.....	152,091	3,123,301	2,653,068	622,324	1,186,448	14,709,047	12,875,352	3,642,467	1,810,868
18.2	Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	59,739	99,728,522	80,832,867	18,955,394	0	40,557,442	32,851,528	26,661,308	5,537,910
19.3, 19.4	Commercial auto liability.....	102,262	185,302,836	150,198,789	35,206,309	0	149,601,970	121,177,596	63,630,683	12,977,586
21.	Auto physical damage.....	0	10,313,911	8,354,268	1,959,643	0	11,153,576	9,034,397	4,078,822	584,466
22.	Aircraft (all perils).....	0	399	323	76	0	0	0	76	0
23.	Fidelity.....	20,000	601,002	503,012	117,990	62,499	3,765,386	3,100,587	845,288	127,367
24.	Surety.....	390,293	612,047	878,395	123,945	2,408,207	3,385,648	4,733,027	1,184,773	845,495
26.	Burglary and theft.....	0	13,850	11,219	2,631	0	5,344	4,329	3,646	1,007
27.	Boiler and machinery.....	0	0	0	0	0	0	0	0	0
28.	Credit.....	0	0	0	0	0	0	0	0	0
29.	International.....	0	0	0	0	0	0	0	0	0
30.	Warranty.....	0	0	0	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property.....	XXX	21,003,659	17,012,964	3,990,695	XXX	69,536,611	56,324,655	17,202,651	0
32.	Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	XXX	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	310,268	251,317	58,951	0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35.	TOTALS.....	15,730,780	711,541,281	592,119,875	135,152,186	3,666,126	663,005,980	540,743,591	261,080,701	73,242,232
DETAILS OF WRITE-INS										
3401.	.....	0	0	0	0	0	0	0	0	0
3402.	.....	0	0	0	0	0	0	0	0	0
3403.	.....	0	0	0	0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	240,853	0	0	240,853
1.2 Reinsurance assumed.....	84,907,049	0	0	84,907,049
1.3 Reinsurance ceded.....	68,989,895	0	0	68,989,895
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	16,158,007	0	0	16,158,007
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	6,254,148	0	6,254,148
2.2 Reinsurance assumed, excluding contingent.....	0	264,537,353	0	264,537,353
2.3 Reinsurance ceded, excluding contingent.....	0	219,465,240	0	219,465,240
2.4 Contingent - direct.....	0	335,972	0	335,972
2.5 Contingent - reinsurance assumed.....	0	47,268,730	0	47,268,730
2.6 Contingent - reinsurance ceded.....	0	38,559,808	0	38,559,808
2.7 Policy and membership fees.....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	60,371,155	0	60,371,155
3. Allowances to manager and agents.....	0	838,113	0	838,113
4. Advertising.....	0	278,848	0	278,848
5. Boards, bureaus and associations.....	443,262	1,801,684	0	2,244,946
6. Surveys and underwriting reports.....	0	1,951,606	0	1,951,606
7. Audit of assureds' records.....	0	135,253	0	135,253
8. Salary and related items:				
8.1 Salaries.....	10,336,929	20,044,840	421,582	30,803,351
8.2 Payroll taxes.....	781,419	1,400,051	25,529	2,206,999
9. Employee relations and welfare.....	3,399,507	6,057,779	128,933	9,586,219
10. Insurance.....	457	528,580	(11)	529,026
11. Directors' fees.....	0	0	0	0
12. Travel and travel items.....	782,755	1,271,088	21,818	2,075,661
13. Rent and rent items.....	1,088,203	2,093,409	28,215	3,209,827
14. Equipment.....	136,998	370,027	(3,495)	503,530
15. Cost or depreciation of EDP equipment and software.....	2,173,214	991,833	4,481	3,169,528
16. Printing and stationery.....	93,951	322,667	5,520	422,138
17. Postage, telephone and telegraph, exchange and express.....	266,385	739,656	32,434	1,038,475
18. Legal and auditing.....	96,782	856,710	49,308	1,002,800
19. Totals (Lines 3 to 18).....	19,599,862	39,682,144	714,314	59,996,320
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....13,164.....	0	7,320,794	0	7,320,794
20.2 Insurance department licenses and fees.....	0	281,568	0	281,568
20.3 Gross guaranty association assessments.....	0	(47,693)	0	(47,693)
20.4 All other (excluding federal and foreign income and real estate).....	0	174,313	0	174,313
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	7,728,982	0	7,728,982
21. Real estate expenses.....	0	0	23,439,713	23,439,713
22. Real estate taxes.....	0	0	957,546	957,546
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	8,096,107	16,969,813	422,545	25,488,465
25. Total expenses incurred.....	43,853,976	124,752,094	25,534,118	(a).....194,140,188
26. Less unpaid expenses - current year.....	73,242,231	37,787,482	2,343,329	113,373,042
27. Add unpaid expenses - prior year.....	74,545,999	37,020,616	6,367,822	117,934,437
28. Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year.....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	45,157,744	123,985,228	29,558,611	198,701,583

DETAILS OF WRITE-INS

2401. Electronic data processing service.....	3,301,598	13,852,999	153,421	17,308,018
2402. Unallocated LAE reserve change and other ULAE.....	3,879,875	0	0	3,879,875
2403. Management fee.....	643,424	2,269,328	237,874	3,150,626
2498. Summary of remaining write-ins for Line 24 from overflow page.....	271,210	847,486	31,250	1,149,946
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	8,096,107	16,969,813	422,545	25,488,465

(a) Includes management fees of \$.....3,512,394 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....2,693,138	.....2,828,721
1.1 Bonds exempt from U.S. tax.....	(a).....2,022,874	.....1,855,234
1.2 Other bonds (unaffiliated).....	(a).....10,721,928	.....10,876,612
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....0	.....0
2.11 Preferred stocks of affiliates.....	(b).....0	.....0
2.2 Common stocks (unaffiliated).....	.....4,947,524	.....4,881,418
2.21 Common stocks of affiliates.....	.....0	.....0
3. Mortgage loans.....	(c).....0	.....0
4. Real estate.....	(d).....19,322,272	.....19,322,272
5. Contract loans.....	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	(e).....53,094	.....53,094
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....2,411,825	.....2,411,825
9. Aggregate write-ins for investment income.....	.....248,798	.....248,798
10. Total gross investment income.....	.....42,421,453	.....42,477,974
11. Investment expenses.....		(g).....25,534,118
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13. Interest expense.....		(h).....0
14. Depreciation on real estate and other invested assets.....		(i).....2,911,603
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....28,445,721
17. Net investment income (Line 10 minus Line 16).....		.....14,032,253

DETAILS OF WRITE-INS

0901. Amortization on intercompany transactions.....	.....248,798	.....248,798
0902. ....	.....0	.....0
0903. ....	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....248,798	.....248,798
1501. ....		.....0
1502. ....		.....0
1503. ....		.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		.....0
(a) Includes \$.....11,126 accrual of discount less \$.....7,346,490 amortization of premium and less \$....409,003 paid for accrued interest on purchases.		
(b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.		
(c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(d) Includes \$.....12,222,533 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.		
(e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.		
(g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.		
(i) Includes \$.....2,911,603 depreciation on real estate and \$.....0 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.....	.....0	.....0	.....0	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....(54,064)	.....0	.....(54,064)	.....0	.....0
1.2 Other bonds (unaffiliated).....	.....134,292	.....0	.....134,292	.....0	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....10,519,983	.....(614,132)	.....9,905,851	.....13,774,897	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....150,857,916	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....(2,636,362)	.....(23,228)	.....(2,659,590)	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....493,006	.....0	.....493,006	.....4,551,664	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....8,456,855	.....(637,360)	.....7,819,495	.....169,184,477	.....0

DETAILS OF WRITE-INS

0901. ....	.....0	.....0	.....0	.....0	.....0
0902. ....	.....0	.....0	.....0	.....0	.....0
0903. ....	.....0	.....0	.....0	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	0	0	0
2.2 Common stocks.....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale.....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans.....	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA).....	2,628,682	2,545,573	(83,109)
9. Receivables for securities.....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,628,682	2,545,573	(83,109)
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued.....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,308,697	1,847,232	(461,465)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	30,949	40,131	9,182
15.3 Accrued retrospective premiums and contracts subject to redetermination.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	0	0	0
16.2 Funds held by or deposited with reinsured companies.....	1,318,147	856,123	(462,024)
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit.....	0	0	0
20. Electronic data processing equipment and software.....	21,134	63,402	42,268
21. Furniture and equipment, including health care delivery assets.....	7,652,406	6,848,257	(804,149)
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	0	0	0
24. Health care and other amounts receivable.....	3,565,585	3,974,275	408,690
25. Aggregate write-ins for other-than-invested assets.....	15,354,959	9,826,420	(5,528,539)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	32,880,559	26,001,413	(6,879,146)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. TOTALS (Lines 26 and 27).....	32,880,559	26,001,413	(6,879,146)

DETAILS OF WRITE-INS

1101. ....	0	0	0
1102. ....	0	0	0
1103. ....	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid pension cost.....	56,053,816	51,772,444	(4,281,372)
2502. Other prepaid assets.....	14,865,149	9,183,136	(5,682,013)
2503. Deposit in pools.....	297,980	329,933	31,953
2598. Summary of remaining write-ins for Line 25 from overflow page.....	(55,861,986)	(51,459,093)	4,402,893
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	15,354,959	9,826,420	(5,528,539)

NOTES TO FINANCIAL STATEMENTS

Note 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 #	2017	2016
NET INCOME					
(1) Ohio Farmers Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (6,112,946)	\$ 62,978,796
(2) State Prescribed Practice that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(3) State Permitted Practice that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ (6,112,946)	\$ 62,978,796
SURPLUS					
(5) Ohio Farmers Insurance Company state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,334,513,983	\$ 2,211,867,768
(6) State Prescribed Practice that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(7) State Permitted Practice that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 2,334,513,983	\$ 2,211,867,768

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

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) Preferred Stocks - Not Applicable
- (5) Mortgage Loans - Not Applicable
- (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 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 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 SSAP No. 97.
- (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) Derivative Instruments - Not Applicable
- (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

NOTES TO FINANCIAL STATEMENTS

- (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.

Note 2 – Accounting Changes and Correction of Errors

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

Note 3 – Business Combinations and Goodwill

Not Applicable

Note 4 – Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale  
No events or transactions occurred during the year that would give rise to discontinued operations.

Note 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 - Not Applicable
- D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.

(2-3) No other-than-temporary impairments have been recognized on loan-backed securities.

(4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2017 are summarized below:

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	\$	(262,736)
	2. 12 Months or Longer	\$	(1,660,947)
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$	41,906,782
	2. 12 Months or Longer	\$	36,274,779
- (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. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. 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 2017.

Parcel	Description			Fair Value	Impairment
9715	DWELLING & LAND	OSWEGO	IL	\$ 267,124	\$ 23,228
Total				\$	23,228
- c. The aggregate impairment loss is reported under the Statement of Income, line 10, “Net realized capital gains (losses) less capital gains tax”.

NOTES TO FINANCIAL STATEMENTS

- (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 2017.

Parcel	Description			Disposal Date	Realized Profit (Loss) on Sale
9712	DWELLING & LAND	MOORESVILLE	NC	02/24/2017	\$ (17,125)
9715	DWELLING & LAND	OSWEGO	IL	10/06/2017	\$ (29,939)
Total					\$ (47,064)

- 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 a Plan of Sale for an Investment in Real Estate - Not Applicable

(4) Retail Land Sales Operations - Not Applicable

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

K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	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	0.0%	0.0%
b. Collateral held under security lending arrangements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0	0.0%	0.0%
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0%	0.0%
i. FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0%	0.0%
j. On deposit with states	6,687,671	0	0	0	6,687,671	6,792,366	(104,695)	0	6,687,671	0.2%	0.2%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0.0%	0.0%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	361,794	(361,794)	0	0	0.0%	0.0%
n. Other restricted assets	0	0	0	0	0	0	0	0	0	0.0%	0.0%
o. Total Restricted Assets	\$ 6,687,671	\$ 0	\$ 0	\$ 0	\$ 6,687,671	\$ 7,154,160	\$ (466,489)	\$ 0	\$ 6,687,671	0.2%	0.2%

- (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 (Contacts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
United States Treas 6.750% 08/15/2026 912810EX2	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 361,794	\$ (361,794)	\$ 0	0.0%	0.0%
Total (c)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 361,794	\$ (361,794)	\$ 0	0.0%	0.0%

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

		1	2	3	4
Collateral Assets		Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets**
a.	Cash, Cash Equivalents and Short-Term Investments	\$ 357,695	\$ 357,695	0.0%	0.0%
b.	Schedule D, Part 1	0	0	0.0%	0.0%
c.	Schedule D, Part 2, Sec. 1	0	0	0.0%	0.0%
d.	Schedule D, Part 2, Sec. 2	0	0	0.0%	0.0%
e.	Schedule B	0	0	0.0%	0.0%
f.	Schedule A	0	0	0.0%	0.0%
g.	Schedule BA, Part 1	0	0	0.0%	0.0%
h.	Schedule DL, Part 1	0	0	0.0%	0.0%
i.	Other	0	0	0.0%	0.0%
j.	Total Collateral Assets (a+b+c+d+e+f+g+i)	\$ 357,695	\$ 357,695	0.0%	0.0%

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

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

	1	2
	Amount	% of Liability to Total Liabilities
k. Recognized Obligation to Return Collateral Asset	\$ 357,695	0.0%

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

- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. Structured Notes - Not Applicable
- P. 5\* Securities - Not Applicable
- Q. Short Sales - Not Applicable
- R. Prepayment Penalty and Acceleration Fees - Not Applicable

Note 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.

Note 7 – Investment Income

The Company did not exclude any due and accrued income from surplus.

Note 8 – Derivative Instruments

Not Applicable

Note 9 – Income Taxes

- A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2017			2016			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross deferred tax assets	\$ 61,913,581	\$ 6,340,671	\$ 68,254,252	\$ 90,511,410	\$ 10,029,081	\$100,540,491	\$(28,597,829)	\$ (3,688,410)	\$(32,286,239)
b. Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	\$ 61,913,581	\$ 6,340,671	\$ 68,254,252	\$ 90,511,410	\$ 10,029,081	\$100,540,491	\$(28,597,829)	\$ (3,688,410)	\$(32,286,239)
d. Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	\$ 61,913,581	\$ 6,340,671	\$ 68,254,252	\$ 90,511,410	\$ 10,029,081	\$100,540,491	\$(28,597,829)	\$ (3,688,410)	(32,286,239)
f. Deferred tax liabilities	14,336,215	24,134,708	38,470,923	20,978,445	33,421,154	54,399,599	(6,642,230)	(9,286,446)	(15,928,676)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 47,577,366	\$(17,794,037)	\$ 29,783,329	\$ 69,532,965	\$(23,392,073)	\$ 46,140,892	\$(21,955,599)	\$ 5,598,036	\$(16,357,563)

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components SSAP No. 101

	1	2017 2	3	4	2016 5	6	7	Change	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	1,211,072	1,396,338	2,607,410	7,282,135	2,112,656	9,394,791	(6,071,063)	(716,318)	(6,787,381)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	2,686,077	0	2,686,077	20,978,155	0	20,978,155	(18,292,078)	0	(18,292,078)
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	2,686,077	0	2,686,077	20,978,155	0	20,978,155	(18,292,078)	0	(18,292,078)
Adjusted gross deferred tax assets allowed per limitation threshold			345,230,373			324,451,175			20,779,198
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	58,016,430	4,944,335	62,960,765	62,251,119	7,916,426	70,167,545	(4,234,689)	(2,972,091)	(7,206,780)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	61,913,579	6,340,673	68,254,252	90,511,409	10,029,082	100,540,491	(28,597,830)	(3,688,409)	(32,286,239)

3. Other Admissibility Criteria

	2017	2016
a. Ratio percentage used to determine recovery period and threshold limitation amount	819.8%	886.4%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	2,301,535,821	2,163,007,835

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.

	12/31/2017		12/31/2016		Change	
	1	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col. 1-3) Ordinary	(Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	61,913,581	6,340,671	90,511,410	10,029,081	(28,597,829)	(3,688,410)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	70.6%	0.0%	45.6%	0.0%	25.0%	0.0%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	61,913,581	6,340,671	90,511,410	10,029,081	(28,597,829)	(3,688,410)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	70.6%	0.0%	45.6%	0.0%	25.0%	0.0%

(b) Does the company's tax planning strategies include the use of reinsurance? NO

NOTES TO FINANCIAL STATEMENTS

B. Deferred Tax Liabilities Not Recognized

1. The types of temporary differences for which a DTL has not been recognized and the types of events that would cause those temporary differences to become taxable are:  
There are no temporary differences for which deferred tax liabilities are not recorded.
2. The cumulative amount of each type of temporary difference is:  
Not Applicable
3. The amount of the unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration, if determination of that liability is practicable, or a statement that determination is not practicable are:  
Not Applicable
4. The amount of the DTL for temporary differences other than those in item (3) above that is not recognized is:  
Not Applicable

C. Current and Deferred Income Taxes

1. Current Income Tax

	1	2	3
	2017	2016	(Col 1-2) Change
a. Federal	(2,295,857)	7,561,385	(9,857,242)
b. Foreign	0	0	0
c. Subtotal	(2,295,857)	7,561,385	(9,857,242)
d. Federal income tax on net capital gains	(2,945,573)	(5,470,227)	2,524,654
e. Utilization of capital loss carry-forwards	0	0	0
f. Other	(1,151,318)	(127,564)	(1,023,754)
g. Federal and Foreign income taxes incurred	(6,392,748)	1,963,594	(8,356,342)

2. Deferred Tax Assets

	1	2	3
	2017	2016	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	6,579,312	10,971,120	(4,391,808)
2. Unearned premium reserve	7,761,996	12,559,018	(4,797,022)
3. Policyholder reserves	0	0	0
4. Investments	51,773	0	51,773
5. Deferred acquisition costs	0	0	0
6. Policyholder dividends accrual	0	0	0
7. Fixed assets	0	0	0
8. Compensation and benefits accrual	162,884	216,032	(53,148)
9. Pension accrual	39,195,867	59,288,517	(20,092,650)
10. Receivables - nonadmitted	0	0	0
11. Net operating loss carry-forward	0	0	0
12. Tax credit carry-forward	4,799,115	0	4,799,115
13. Other (items <5% of total ordinary tax assets)	0	0	0
Other (items >=5% of total ordinary tax assets)			
14. Guaranty fund accrual	166,586	2,438,560	(2,271,974)
15. Salvage and subrogation	2,775,169	4,469,882	(1,694,713)
16. Other	420,879	568,281	(147,402)
99. Subtotal	61,913,581	90,511,410	(28,597,829)
b. Statutory valuation allowance adjustment	0	0	0
c. Nonadmitted	0	0	0
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	61,913,581	90,511,410	(28,597,829)
e. Capital:			
1. Investments	5,493,704	8,796,028	(3,302,324)
2. Net capital loss carry-forward	0	0	0
3. Real estate	0	0	0
4. Other (items <5% of total capital tax assets)	0	0	0
Other (items >=5% of total capital tax assets)			
5. Other	846,967	1,233,053	(386,086)
99. Subtotal	6,340,671	10,029,081	(3,688,410)
f. Statutory valuation allowance adjustment	0	0	0
g. Nonadmitted	0	0	0
h. Admitted capital deferred tax assets (2e99-2f-2g)	6,340,671	10,029,081	(3,688,410)
i. Admitted deferred tax assets (2d+2h)	68,254,252	100,540,491	(32,286,239)

3. Deferred Tax Liabilities

	1	2	3
	2017	2016	(Col 1-2) Change
a. Ordinary:			
1. Investments	118,222	220,173	(101,951)
2. Fixed assets	2,310,256	2,434,550	(124,294)
3. Deferred and uncollected premium	136,436	203,367	(66,931)

NOTES TO FINANCIAL STATEMENTS

	1	2	3
	2017	2016	(Col 1-2) Change
4. Policyholder reserves	0	0	0
5. Other (items <5% of total ordinary tax liabilities)	0	0	0
Other (items >=5% of total ordinary tax liabilities)			
6. Pension accrual	11,771,301	18,120,355	(6,349,054)
99. Subtotal	14,336,215	20,978,445	(6,642,230)
b. Capital:			
1. Investments	4,717,598	7,142,053	(2,424,455)
2. Real estate	0	0	0
3. Other (tems <5% of total capital tax liabilities)	0	0	0
Other (items >=5% of total capital tax liabilities)			
4. Unrealized gain/(loss)	19,417,110	26,279,101	(6,861,991)
99. Subtotal	24,134,708	33,421,154	(9,286,446)
c. Deferred tax liabilities (3a99+3b99)	38,470,923	54,399,599	(15,928,676)
4. Net Deferred Tax Assets (2i – 3c)	29,783,329	46,140,892	(16,357,563)

On December 22, 2017, the President of the United States signed into law the "Tax Cuts and Jobs Act". The legislation significantly changes U.S. tax law by, among other things, lowering corporate income tax rates, repealing the alternative minimum tax for corporations, and implementing several specific changes to provisions for taxation of insurance companies. The "Tax Cuts and Jobs Act" permanently reduces the U.S. corporate income tax rate from a maximum of 35% to a flat 21% rate, effective January 1, 2018. The Company has recognized the provisional tax impacts related to the revaluation of deferred tax assets and liabilities and included these amounts in its financial statements for the year ended December 31, 2017. The total impact to deferred taxes for the newly enacted corporate tax rate was a reduction in the Company's deferred tax asset of 16,656,142. The Company also had to make some estimates in its analysis for its deferred tax calculation, specifically as it relates to the SSAP 101 "with and without" calculation and its tax reserve discounting on its loss reserves. The ultimate impact may differ from these provisional amounts, possibly materially, due to, among other things, additional analysis, changes in interpretations and assumptions the Company has made, additional regulatory guidance that may be issued, and actions the Company may take as a result of the "Tax Cuts and Jobs Act". The accounting is expected to be complete when the 2017 U.S. corporate income tax return is filed in 2018.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
<b>Permanent Differences:</b>		
Provision computed at statutory rate	(3,346,042)	35.0%
Proration of tax exempt investment income	257,363	(2.7)%
Tax exempt income deduction	(581,788)	6.1%
Dividends received deduction	(1,133,970)	11.9%
Disallowed travel and entertainment	157,819	(1.7)%
Other permanent differences	202,922	(2.1)%
<b>Temporary Differences:</b>		
Total ordinary DTAs	746,526	(7.8)%
Total ordinary DTLs	(2,928,574)	30.6%
Total capital DTAs	360,147	(3.8)%
Total capital DTLs	(449,375)	4.7%
<b>Other:</b>		
Statutory valuation allowance adjustment	0	0%
Accrual adjustment – prior year	(1,151,318)	12.0%
Other	4,419,115	(46.2)%
Totals	(3,447,175)	36.1%
Federal and foreign income taxes incurred	(6,392,748)	66.9%
Realized capital gains (losses) tax	2,945,573	(30.8)%
Change in net deferred income taxes	3,363,029	(35.2)%
Total statutory income taxes	\$ (84,146)	0.9%

E. Operating Loss Carryforwards and Income Taxes Available for Recoupment

1. The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:

Description (Operating Loss or Tax Credit Carry Forward)	Amounts	Origination Dates	Expiration Dates
AMT Credit Carryforward	4,419,115	December 31, 2017	
R&D Credit Carryforward	380,000	December 31, 2017	

2. The following is income tax expense for current year and proceeding years that is available for recoupment in the event of future net losses:

Year	Amounts
2017/12/31	2,945,573
2016/12/31	6,410,065
2015/12/31	1,249,539

3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code is : The company did not have any protective tax deposits under Section 6603 of the Internal Revenue Service Code.

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:  
Westfield Insurance Company  
Westfield National Insurance Company  
American Select Insurance Company  
Old Guard Insurance Company  
Westfield Management Company  
Westfield Services, Inc.

NOTES TO FINANCIAL STATEMENTS

Westfield Bancorp, Inc.  
Westfield Bank, FSB  
Westfield Credit Corp.  
COIN Financial, Inc.

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:  
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.
- G. Federal or Foreign Federal Income Tax Loss Contingencies:  
None

Note 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 April 12, 2017, the Company's investment in the common stock of its majority owned affiliate, Westfield Management Company, was reduced by six (6) shares in the amount of \$6,000. This event represented a retirement of the shares by Westfield Management Company and reduced the total number of shares owned by the Company from 142 to 136 as of that date. On September 29, 2017, the Company's investment in the common stock of Westfield Management Company was reduced by twelve (12) shares in the amount of \$7,167. This event represented a retirement of the shares by Westfield Management Company and reduced the total number of shares owned by the Company from 136 to 124 as of that date.

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

On March 30, 2017, the Company contributed \$5,000,000 of additional capital in the form of a cash contribution to Westfield Bancorp, Inc.

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.

- C. Dollar Amounts of Transactions - Not Applicable
- D. Affiliated Balances due to and from the Company at 12/31/2017 and 12/31/2016 respectively were:

	12/31/2017	12/31/2016
Westfield Services, Inc.*	\$ 199,971	\$ 170,608
Ohio Farmers Insurance Company VEBA Trust*	3,168,589	3,098,527
Ohio Farmers Insurance Company Pension and/or VEBA Trust*	132,546	171,730
Affiliated Receivable	\$ 3,501,106	\$ 3,440,865
Westfield Insurance Company	\$ 881,600	\$ 10,934,140
Westfield National Insurance Company	1,940,152	3,003,319
American Select Insurance Company	785,634	2,312,118
Old Guard Insurance Company	1,322,114	1,792,202
Westfield Management Company*	7,360,262	9,079,007
Affiliated Payable	\$ 12,289,762	\$ 27,120,786

\*Westfield Services, Inc., Ohio Farmers Insurance Company VEBA Trust, Ohio Farmers Insurance Company 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  
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. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned - Not Applicable
- I. The Company owns 100.0% of Westfield Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield Insurance Company accounts for 41.1% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$ 2,937,339,789
Liabilities	\$ 1,658,906,737
Surplus	\$ 1,278,433,052
Net Income	\$ 26,216,950

NOTES TO FINANCIAL STATEMENTS

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 10.2% of the Company’s admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	\$	696,553,146
Liabilities	\$	379,328,641
Surplus	\$	317,224,505
Net Income	\$	5,775,740

- J. Investments in Impaired SCAs - Not Applicable
- K. Investment in Foreign Insurance Subsidiary - Not Applicable
- L. Investment in Downstream Noninsurance Holding Company - Not Applicable
- 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	\$ 0	\$ 0
Total SSAP No. 97 8a Entities	XXX	\$ 0	\$ 0	\$ 0
b. SSAP No. 97 8b(ii) Entities				
Westfield Management Company	85.0%	\$ 1,674,519	\$ 1,674,519	\$ 0
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 1,674,519	\$ 1,674,519	\$ 0
c. SSAP No. 97 8b(iii) Entities				
Westfield Bancorp	100.0%	\$ 153,429,316	\$ 153,429,316	\$ 0
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 153,429,316	\$ 153,429,316	\$ 0
d. SSAP No. 97 8b(iv) Entities				
	0.0%	\$ 0	\$ 0	\$ 0
Total SSAP No. 97 8b(iv) Entities	XXX	\$ 0	\$ 0	\$ 0
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	\$ 155,103,835	\$ 155,103,835	\$ 0
f. Aggregate Total (a + e)	XXX	\$ 155,103,835	\$ 155,103,835	\$ 0

(2) NAIC Filing Response Information

SCA Entity (Should be the 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	12/31/2016	\$ 1,754,873	Y	N	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ 1,754,873	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Westfield Bancorp	S2	12/31/2016	\$ 136,731,365	Y	N	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 136,731,365	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 (exception 8b(i) entities) (b + c + d)	XXX	XXX	\$ 138,486,238	XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX	\$ 138,486,238	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.

Note 11 – Debt

- A. Debt, Including Capital Notes - Not Applicable
- B. FHLB (Federal Home Loan Bank) Agreements - Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2017, 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, 2017 and 2016:

(1) Change in Benefit Obligation

	Overfunded		Underfunded	
	2017	2016	2017	2016
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 522,643,158	\$ 477,074,010
2. Service cost	0	0	15,468,913	14,338,775
3. Interest cost	0	0	22,921,281	22,694,890
4. Continuation by plan participants	0	0	0	0
5. Actuarial gain (loss)	0	0	44,582,356	26,786,970
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	19,119,106	18,251,487
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	\$ 586,496,602	\$ 522,643,158
	Overfunded		Underfunded	
b. Postretirement Benefits	2017	2016	2017	2016
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 41,931,461	\$ 39,221,158
2. Service cost	0	0	851,408	812,666
3. Interest cost	0	0	1,817,109	1,781,121
4. Continuation by plan participants	0	0	1,981,975	1,559,633
5. Actuarial gain (loss)	0	0	3,972,530	2,521,726
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	4,298,263	3,964,843
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	\$ 46,256,220	\$ 41,931,461
	Overfunded		Underfunded	
c. Special or Contractual Benefits per SSAP No. 11	2017	2016	2017	2016
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0
2. Service cost	0	0	0	0
3. Interest cost	0	0	0	0
4. Continuation by plan participants	0	0	0	0
5. Actuarial gain (loss)	0	0	0	0
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	0	0
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 0	\$ 0

(2) Change in Plan Assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2017	2016	2017	2016	2017	2016
a. Fair value of plan assets at beginning of year	\$ 357,924,047	\$ 322,473,675	\$ 28,370,107	\$ 28,622,308	\$ 0	\$ 0
b. Actual return on plan assets	49,228,963	34,572,170	3,842,733	2,276,026	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	22,022,133	19,129,689	133,611	176,983	0	0
e. Plan participants' contributions	0	0	1,981,975	1,559,633	0	0
f. Benefits paid	19,119,106	18,251,487	4,598,263	4,264,843	0	0
g. Business combinations, divestitures and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	\$ 410,056,037	\$ 357,924,047	\$ 29,730,163	\$ 28,370,107	\$ 0	\$ 0

NOTES TO FINANCIAL STATEMENTS

(3) Funded Status

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Components				
1. Prepaid benefit costs	\$ 56,053,816	\$ 51,772,444	\$ 0	\$ 1,260,813
2. Overfunded plans assets	(56,053,816)	(51,772,444)	0	(1,260,813)
3. Accrued benefit costs	\$ 64,104,292	\$ 63,691,386	\$ 100,471	\$ 0
4. Liability for pension benefits	\$ 112,336,273	\$ 101,027,725	\$ 16,425,587	\$ 13,561,354
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	\$ 0	\$ 0	\$ 0	\$ 0
2. Liabilities recognized	176,440,565	164,719,111	16,526,058	13,561,354
c. Unrecognized liabilities	\$ 0	\$ 0	\$ 0	\$ 0

(4) Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2017	2016	2017	2016	2017	2016
a. Service cost	\$ 15,468,913	\$ 14,338,775	\$ 851,408	\$ 812,666	\$ 0	\$ 0
b. Interest cost	22,921,281	22,694,890	1,817,109	1,781,121	0	0
c. Expected return on plan assets	(30,540,192)	(27,250,542)	(2,406,521)	(2,296,734)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	9,160,952	9,047,800	517,000	269,024	0	0
f. Prior service cost or credit	1,142,713	1,153,077	413,732	343,646	0	0
g. Gain or loss recognized due to a settlement curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	\$ 18,153,667	\$ 19,984,000	\$ 1,192,728	\$ 909,723	\$ 0	\$ 0

(5) Amounts in Unassigned Funds (Surplus) Recognized as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Items not yet recognized as a component of net periodic cost – prior year	\$ (152,800,169)	\$ (143,535,704)	\$ (14,822,167)	\$ (12,898,421)
b. Net transition asset or obligation recognized	0	0	0	0
c. Net prior service cost or credit arising during the period	0	0	0	0
d. Net prior service cost or credit recognized	1,142,713	1,153,077	413,732	343,646
e. Net gain and loss arising during the period	(25,893,585)	(19,465,342)	(2,534,152)	(2,536,416)
f. Net gain and loss recognized	9,160,952	9,047,800	517,000	269,024
g. Items not yet recognized as a component of net periodic cost – current period	\$ (168,390,089)	\$ (152,800,169)	\$ (16,425,587)	\$ (14,822,167)

(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	
	2017	2016	2017	2016
a. Net transition asset or obligations	0	0	0	0
b. Net prior service cost or credit	1,129,250	1,142,713	387,574	413,732
c. Net recognized gains and losses	9,617,965	8,697,862	559,266	443,705

(7) Amounts in Unassigned Funds (Surplus) that have not yet been Recognized as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Net transition asset or obligations	0	0	0	0
b. Net prior service cost or credit	4,942,875	6,085,588	4,631,594	5,045,326
c. Net recognized gains and losses	163,447,214	146,714,581	11,793,993	9,776,841



NOTES TO FINANCIAL STATEMENTS

(8) Weighted-Average Assumptions Used to Determine Net Periodic Benefit Cost as of December 31

	2017	2016
a. Weighted-average discount rate	4.3%	4.7%
b. Expected long-term rate of return on plan assets	8.4%	8.4%
c. Rate of compensation increase	3.0%	3.0%
Weighted-average assumptions used to determine projected benefit obligations as of December 31		
d. Weighted-average discount rate	3.8%	4.3%
e. Rate of compensation increase	3.0%	3.0%

For measurement purposes, a 7.50% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2017 (6.50% for 2016). The rate is assumed to 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 \$431,537,540 for 2017 and \$382,138,664 for 2016. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$89,831,781 for 2017 and \$85,854,083 for 2016.
- (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 Ohio Farmers Insurance Company Group Health Benefit Plan.

The Ohio Farmers Insurance Company 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 and interest cost components	\$ 13,899	\$ (21,724)
b. Effect on postretirement benefit obligation	\$ 316,005	\$ (487,479)

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

Year(s)	Amount
a. 2018	\$ 23,217,880
b. 2019	\$ 24,284,961
c. 2020	\$ 25,303,127
d. 2021	\$ 26,329,129
e. 2022	\$ 27,399,231
f. 2023 through 2027	\$ 155,890,430

- (13) The Company may have regulatory pension plan contribution requirements for 2018; and the Company currently intends to make voluntary contributions of approximately \$18,300,000 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 of 2006. The guidelines provide that the Company will generally contribute an amount equal to the value of benefits earned each year regardless of whether or not a minimum contribution is required with an option to not fund in years where a minimum contribution is not projected during the subsequent five (5) years. Minimum required contributions are made at the direction of the Employee Benefits Administrative Committee (EBAC) and will always be funded. Contributions in excess of the minimum required contribution are at the final discretion of the EBAC.

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 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. Investment Policies and Strategies

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:

	2017	2016	Target Allocation
a. Debt Securities	36.0%	38.0%	35.0% - 45.0%
b. Equity Securities	63.0%	61.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

The Company's policy of investment is based on a standard plan and formula. The investment plan and formula states that all assets of the pension trust except dividends and interest received from portfolio securities will be a part of the investment fund (formula). 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 EBAC, utilizing investment advice provided under an agreement with the Company. The EBAC annually reviews the investment plan and formula.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of Plan Assets

(1) Fair Value Measurements of Plan Assets at December 31, 2017

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	\$ 13,719,285	\$ 0	\$ 0	\$ 13,719,285
Consumer staples	22,565,890	0	0	22,565,890
Energy	19,597,293	0	0	19,597,293
Financials	29,581,239	0	0	29,581,239
Health care	29,539,310	0	0	29,539,310
Industrials	23,449,360	0	0	23,449,360
Information technology	29,954,500	0	0	29,954,500
Materials	6,148,060	0	0	6,148,060
Money managers	27,030,500	0	0	27,030,500
Telecommunication services	5,057,060	0	0	5,057,060
Utilities	2,404,500	0	0	2,404,500
Mutual funds	37,372,979		0	37,372,979
Money market fund	0	3,193,234	0	3,193,234
Fixed income securities:				
U. S. Government and agency obligations	29,192,421	27,774,696	0	56,967,117
Other Government obligations	0	4,031,340	0	4,031,340
Corporate bonds	0	58,216,122	0	58,216,122
Mortgage-backed securities	0	28,319,577	0	28,319,577
Other types of investments:				
Conditional participation certificates of deposit *	0	0	0	0
Total Pension Plan Assets	\$ 275,612,397	\$ 121,534,969	\$ 0	\$ 397,147,366

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 5,816,109	\$ 0	\$ 0	\$ 5,816,109
Money market fund	0	18,182	0	\$ 18,182
OFIC Group Health Benefit 401 (h) :				
Mutual funds	24,082,652	0	0	24,082,652
Money market fund	0	327	0	327
Total Postretirement Plan Assets	\$ 29,898,761	\$ 18,510	\$ 0	\$ 29,917,271

\* 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, 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.

- (2) There were no fair value measurements of plan assets that used significant unobservable inputs (Level 3) in 2017 or 2016.
- (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.



NOTES TO FINANCIAL STATEMENTS

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 2017 or 2016.

D. Basis Used to Determine Expected Long-Term Rate-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 Plans

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 \$986,501 and \$908,920 for 2017 and 2016, respectively.

At December 31, 2017, the total fair market value of the defined contribution plan assets was \$311,748,330, including unrealized gains and losses and participant loans.

F. Multiemployer Plans - Not Applicable

G. Consolidated/Holding Company Plans - Not Applicable

H. Postemployment Benefits and Compensated Absences - Not Applicable

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

- (1) Recognition of the Existence of the Act - Not Applicable
- (2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost - Not Applicable
- (3) Disclosure of Gross Benefit Payments

	2017	2016
Medical	\$ 1,767,966	\$ 1,241,437
Prescription	2,045,810	2,250,482
Dental premiums	324,946	324,416
Life insurance premiums	232,614	224,972
Administrative fees	226,927	219,883
ACA transitional reinsurance contribution	0	3,653
Gross benefits paid	\$ 4,598,263	\$ 4,264,843

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

Subsidy received during calendar year (for plan years 2015 and 2014, respectively)	\$ 302,167	\$ 295,002
Expected subsidy receivable (for plan years 2017/2016 and 2016/2015, respectively)	\$ 600,000	\$ 600,000

Note 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

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

- (1) The Company has no outstanding commitments at 12/31/2017. As of 12/31/2016, the Company had a commitment to provide additional capital up to \$6,000,000 to Westfield Bancorp, Inc. or Westfield Bank with \$4,000,000 being utilized by Westfield Bancorp, Inc. during 2016.
- (2) The Company was not a guarantor of any obligations as of December 31, 2017.
- (3) The Company has no guarantee obligations as of December 31, 2017.

B. Assessments

- (1) Nature of Any Assets That Could Have a Material Financial Effect  
On November 27, 2017, the Company received notification of the insolvency of Guarantee Insurance Company and the information available indicates it is probable an assessment will be imposed. At this time, it is unknown as to what the retrospective premium-based guaranty fund assessment cost will be from the insolvency.

**NOTES TO FINANCIAL STATEMENTS**

The Company has accrued \$793,267 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) **Assets Recognized From Paid and Accrued Premium Tax Offsets and Policy Surcharges**

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year –end	\$	9,198
b.	Decreases current year: Premium tax offsets expired	\$	1,357
c.	Increases current year: Premium tax offsets added	\$	5,323
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	13,164

(3) **Undiscounted and Discounted Guaranty Fund Assessments - Not Applicable**

- 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, 2017 and 2016, the Company had admitted assets of \$122,792,701 and \$123,134,392, 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.

**Note 15 – Leases**

A. **Lessee Operating Lease**

(1) **Lessee's Leasing Arrangements**

- a. The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through December 2022. Rental expense for 2017 and 2016 was \$44,523,086 and \$37,956,218 respectively.
- b. The Company does not have any contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2022. 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 2017, nor were there leases in which the Company is no longer using the leased property benefits.

(2) **Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year**

- a. At January 1, 2018 the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2018	\$ 29,306,402
2. 2019	\$ 11,842,444
3. 2020	\$ 7,815,830
4. 2021	\$ 2,232,438
5. 2022	\$ 709,503
6. Total	\$ 51,906,617

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

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

B. **Lessor Leases**

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

**Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

Not Applicable

**Note 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 - Not Applicable**

**Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Portion of Partially Insured Plans**

Not Applicable

**Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 20 – Fair Value Measurements

A. Fair Value Measurements

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, 2017

	Level 1	Level 2	Level 3	Total	Net Asset Value (NAV) Included in Level 2
Assets at Fair Value					
CS - Industrial and Miscellaneous - Unaffiliated	\$ 165,580,797	\$ 0	\$ 0	\$ 165,580,797	\$ 0
OIA - Joint Venture Ptr or LLC char. of Com Stks - Unaffiliated	\$ 6,320,800	\$ 0	\$ 0	\$ 6,320,800	\$ 0
OIA - Other Assets - Affiliated	\$ 23,765,177	\$ 0	\$ 0	\$ 23,765,177	\$ 0
Total	\$ 195,666,774	\$ 0	\$ 0	\$ 195,666,774	\$ 0
Liabilities at Fair Value					
	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

- (2) At December 31, 2017, 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, 2017.
- (4) As of December 31, 2017, 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, 2017, the Company had no holdings classified as either a derivative asset or liability.

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements - 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.

*Cash equivalents, 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.

**NOTES TO FINANCIAL STATEMENTS**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)	Net Asset Value (NAV) Included in Level 2
Bonds	\$ 484,191,592	\$ 465,546,240	\$ 79,645,860	\$ 404,545,732	\$ 0	\$ 0	\$ 0
Common stocks	\$ 165,580,797	\$ 165,580,797	\$ 165,580,797	\$ 0	\$ 0	\$ 0	\$ 0
Cash equivalents	\$ 4,056,876	\$ 4,056,876	\$ 0	\$ 4,056,876	\$ 0	\$ 0	\$ 4,056,876
Other invested assets	\$ 97,399,394	\$ 92,856,794	\$ 97,399,394	\$ 0	\$ 0	\$ 0	\$ 0
Aggregate write-ins for invested assets*	\$ (867,085)	\$ (867,085)	\$ 0	\$ (867,085)	\$ 0	\$ 0	\$ 0
Uncollected premiums and agents' balances in the course of collection	\$ 17,898,616	\$ 17,898,616	\$ 0	\$ 17,898,616	\$ 0	\$ 0	\$ 0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	\$ 104,894,085	\$ 104,894,085	\$ 0	\$ 104,894,085	\$ 0	\$ 0	\$ 0
Amounts recoverable from reinsurers	\$ 875,075	\$ 875,075	\$ 0	\$ 875,075	\$ 0	\$ 0	\$ 0
Funds held by or deposited with reinsured companies	\$ 6,067,146	\$ 6,067,146	\$ 0	\$ 6,067,146	\$ 0	\$ 0	\$ 0

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

D. Fair Value Estimating - Not Applicable

**Note 21 – Other Items**

- A. Unusual or Infrequent Items  
In 2017, the Company recognized \$16,583,000 of assumed incurred losses which were driven by several natural disasters that occurred during the year. These events include Hurricane Harvey, Hurricane Irma, Hurricane Maria, the Mexico Earthquake, and California Wildfires. This activity is reflected in Line 2 of the Statement of Income.
- 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 2017.
- 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

NOTES TO FINANCIAL STATEMENTS

Note 22 – Events Subsequent

Subsequent events have been considered through February 15, 2018 for the statutory statements issued as of December 31, 2017. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

Note 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:

	NAIC Group Code	FEIN	Unsecured Recoverables
American Select Insurance Company	228	31-6016426	\$ 133,504,178
Old Guard Insurance Company	228	23-0929640	\$ 240,176,438
Westfield Insurance Company	228	34-6516838	\$ 1,441,266,807
Westfield National Insurance Company	228	34-1022544	\$ 346,985,972

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

- C. Reinsurance Assumed and Ceded

- (1) Maximum Amount of Return Commission

Assumed Reinsurance			Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 881,499,775	\$ 124,026,973	\$ 736,596,301	\$ 107,138,900	\$ 144,903,474	\$ 16,888,073
b. All Other	14,893,100	3,785,254	1,003,214	141,230	13,889,886	3,644,024
c. Total	\$ 896,392,875	\$ 127,812,227	\$ 737,599,515	\$ 107,280,130	\$ 158,793,360	\$ 20,532,097

d. Direct Unearned Premium Reserves	\$ 13,988,489
-------------------------------------	---------------

- (2) Additional or Return Commission  
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:

	Direct	Assumed	Ceded	Net
a. Contingent commission	\$ 33,146,035	\$ 481,369	\$ 0	\$ 33,627,404
b. Sliding scale adjustments	0	0	0	0
c. Other profit commission arrangements	0	0	0	0
d. Total	\$ 33,146,035	\$ 481,369	\$ 0	\$ 33,627,404

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

- (3) Types of Risks Attributed to Protected Cell - 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

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2016 were \$308.8 million. In calendar year 2017, \$111.1 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 \$198.9 million. Therefore, there has been a \$1.2 million unfavorable prior-year development from December 31, 2016 to December 31, 2017. The unfavorable development is principally from increases in the estimates of loss and loss adjustment expenses for the following lines of business: commercial multi-peril, commercial auto liability and other liability. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

Note 26 – Intercompany Pooling Arrangements

- A. The lead company, Ohio Farmers Insurance Company, and its property-casualty companies participate in a single 100% reinsurance pooling arrangement.



NOTES TO FINANCIAL STATEMENTS

The following companies are participants:

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

- B. Each participating company shares in all lines and types of business.
- C. Any cession to non-affiliated reinsurers is prior to the cession of pooling business from the affiliated pool member to the lead company.
- D. All pool members have contractual right of direct recovery from the non-affiliated reinsurer per the terms of such reinsurance agreements.
- E. No discrepancies exist between pooled business entries on the assumed and ceded reinsurance schedule of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.
- F. The Provision for Reinsurance is recorded on a direct basis.
- G. Affiliated Balances due to and from the Company at 12/31/2017 and 12/31/2016 respectively were:

	12/31/2017	12/31/2016
Westfield Services, Inc.	\$ 199,971	\$ 170,608
Ohio Farmers Insurance Company VEBA Trust	3,168,589	3,098,527
Ohio Farmers Insurance Company Pension and/or VEBA Trust	132,546	171,730
Affiliated Receivable	\$ 3,501,106	\$ 3,440,865
Westfield Insurance Company*	\$ 881,600	\$ 10,934,140
Westfield National Insurance Company*	1,940,152	3,003,319
American Select Insurance Company*	785,634	2,312,118
Old Guard Insurance Company*	1,322,114	1,792,202
Westfield Management Company	7,360,262	9,079,007
Affiliated Payable	\$ 12,289,762	\$ 27,120,786

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

Note 27 – Structured Settlements

- A. Reserves No Longer Carried  
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, 2017 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$ 1,121,767	\$ 1,121,767

- B. Annuities Which Equal or Exceed 1% of Policyholders' Surplus  
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.

Note 28 – Health Care Receivables

Not Applicable

Note 29 – Participating Policies

Not Applicable

Note 30 – Premium Deficiency Reserves

1. Liability carried for premium deficiency reserve: \$0
2. Date of most recent evaluation of this liability: December 31, 2017
3. Was anticipated investment income utilized in the calculation? Yes [ X ] No [ ]

Note 31 – High Deductibles

Not Applicable

Note 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

**Note 33 – Asbestos/Environmental Reserves**

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?

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.

(1) Direct

	2013	2014	2015	2016	2017
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 8,415,924	\$ 8,119,030	\$ 6,458,907	\$ 5,983,020	\$ 5,433,274
b. Incurred losses and loss adjustment expense	0	(1,140,000)	0	0	0
c. Calendar year payments for losses and loss adjustment expenses	296,894	520,123	475,887	549,746	699,652
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 8,119,030	\$ 6,458,907	\$ 5,983,020	\$ 5,433,274	\$ 4,733,622

(2) Assumed Reinsurance

	2013	2014	2015	2016	2017
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 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 (including Case, Bulk + IBNR Loss & LAE)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

(3) Net of Ceded Reinsurance

	2013	2014	2015	2016	2017
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 8,415,921	\$ 8,119,027	\$ 6,458,904	\$ 5,983,017	\$ 5,433,274
b. Incurred losses and loss adjustment expense	0	(1,140,000)	0	0	0
c. Calendar year payments for losses and loss adjustment expenses	296,894	520,123	475,887	549,743	699,652
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 8,119,027	\$ 6,458,904	\$ 5,983,017	\$ 5,433,274	\$ 4,733,622

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

(1) Direct basis	\$ 3,867,015
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 3,867,015

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

(1) Direct basis	\$ 1,233,616
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 1,233,616

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?

(1) Direct

	2013	2014	2015	2016	2017
a. Beginning reserves	\$ 1,464,823	\$ 1,241,889	\$ 2,101,130	\$ 2,057,883	\$ 2,010,679
b. Incurred losses and loss adjustment expense	0	1,140,000	0	0	0
c. Calendar year payments for losses and loss adjustment expenses	222,934	280,759	43,247	47,204	13,755
d. Ending reserves	\$ 1,241,889	\$ 2,101,130	\$ 2,057,883	\$ 2,010,679	\$ 1,996,924

(2) Assumed Reinsurance

	2013	2014	2015	2016	2017
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

NOTES TO FINANCIAL STATEMENTS

(3) Net of Ceded Reinsurance

	2013	2014	2015	2016	2017
a. Beginning reserves	\$ 1,464,823	\$ 1,241,889	\$ 2,101,130	\$ 2,057,883	\$ 2,010,679
b. Incurred losses and loss adjustment expense	0	1,140,000	0	0	0
d. Calendar year payments for losses and loss adjustment expenses	222,934	280,759	43,247	47,204	13,755
d. Ending reserves	\$ 1,241,889	\$ 2,101,130	\$ 2,057,883	\$ 2,010,679	\$ 1,996,924

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

(1) Direct basis	\$ 1,668,986
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 1,668,986

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

(1) Direct basis	\$ 1,057,850
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 1,057,850

Note 34 – Subscriber Savings Accounts

Not Applicable

Note 35 – Multiple Peril Crop Insurance

Not Applicable

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

Yes [ X ]    No [   ]

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [ X ]    No [   ]    N/A [   ]

1.3

State regulating?    Ohio

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [ X ]    No [   ]

2.2

If yes, date of change:

11/07/2017

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 that the latest financial examination report became available from either the state of domicile or the reporting entity.  
This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2012

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, 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	2	3
Name of Entity	NAIC Company Code	State of Domicile
	0	

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [   ]    No [ X ]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [   ]    No [ X ]

7.2

If yes,

7.21

State the percentage of foreign control

0.0%

7.22

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

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with 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 the response to 8.3 is yes, please provide below 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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

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 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 the domiciliary state insurance laws?

Yes [ X ]    No [   ]    N/A [   ]

10.6

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Scott Weinstein, FCAS, KPMG LLP, 303 Peachtree St., Suite 2000, Atlanta, GA 30308-3210
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☒ No ☐
- 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

11
- 12.13

Total book/adjusted carrying value

\$ 10,952,197
- 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 five others 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 ☒
- 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 ☒ 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 ☒
- 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 ☒
- 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 ☒
- 15.2

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

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount
0			\$ 0

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 subordinator committee thereof?

Yes ☒ 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 ☒ 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 ☒ 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 ☒
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11

To directors or other officers

\$ 0
- 20.12

To stockholders not officers

\$ 0
- 20.13

Trustees, supreme or grand (Fraternal only)

\$ 0
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21

To directors or other officers

\$ 0
- 20.22

To stockholders not officers

0
- 20.23

Trustees, supreme or grand (Fraternal only)

0
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes ☐ No ☒
- 21.2

If yes, state the amount thereof at December 31 of the current year:
- 21.21

Rented from others

\$ 0
- 21.22

Borrowed from others

\$ 0
- 21.23

Leased from others

\$ 0
- 21.24

Other

\$ 0
- 22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes ☐ No ☒
- 22.2

If answer is yes:
- 22.21

Amount paid as losses or risk adjustment

\$ 0
- 22.22

Amount paid as expenses

\$ 0
- 22.23

Other amounts paid

\$ 0
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☒ No ☐
- 23.2

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

\$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [ X ]    No [   ]

24.02

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

24.03

For 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, 2017.

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes [   ]    No [   ]    N/A [ X ]

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$ 0

24.06

If answer to 24.04 is no, report amount of collateral for other programs

\$ 0

24.07

Does your 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 reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

24.103

Total payable for securities lending reported on the liability page:

\$ 0

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes [ X ]    No [   ]

25.2

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

25.21

Subject to repurchase agreements

\$ 0

25.22

Subject to reverse repurchase agreements

\$ 0

25.23

Subject to dollar repurchase agreements

\$ 0

25.24

Subject to reverse dollar repurchase agreements

\$ 0

25.25

Placed under option agreements

\$ 0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$ 0

25.27

FHLB Capital Stock

\$ 0

25.28

On deposit with states

\$ 6,687,671

25.29

On deposit with other regulatory bodies

\$ 0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$ 0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$ 0

25.32

Other

\$ 0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$ 0

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?  
If no, attach a description with this statement.

Yes [   ]    No [   ]    N/A [ X ]

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [   ]    No [ X ]

27.2

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

\$ 0

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [ X ]    No [   ]

28.01

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	One Wall Street, New York, NY 10286
Fifth Third Bank	20 NW 3rd St, 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)

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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	2
Name of Firm or Individual	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 ☒

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 ☒

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

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 ☒

29.2

If yes, complete the following schedule:

1	2	3
CUSIP	Name of Mutual Fund	Book/Adjusted Carrying Value
		\$ 0
29.2999	TOTAL	\$ 0

29.3

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
		\$ 0	

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	2	3
		Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 469,603,116	\$ 488,248,469	\$ 18,645,353
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 469,603,116	\$ 488,248,469	\$ 18,645,353

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 ☒

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 ☒ No ☐

32.2

If no, list exceptions:

33.

By self-designating 5\*GI securities, the reporting entity is certifying the following elements for each self-designation 5\*GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5\*GI securities?

Yes ☐ No ☒

OTHER

34.1

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

\$ 1,889,069

34.2

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	2
Name	Amount Paid
INSURANCE SERVICES OFFICES INC.	\$ 1,016,240

35.1

Amount of payments for legal expenses, if any?

\$ 689,709

## PART 1 - COMMON INTERROGATORIES

36.1	Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?	\$	37,607
------	--	----	--------

\$ 37,607



GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [ ]

No [ X ]

1.2

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

\$

0

1.3

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

\$

0

1.31

Reason for excluding:

1.4

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

\$

0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

0

1.62

Total incurred claims

\$

0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$

0

1.65

Total incurred claims

\$

0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

0

1.72

Total incurred claims

\$

0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$

0

1.75

Total incurred claims

\$

0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

\$

0

2.2

Premium Denominator

\$

348,653,320

2.3

Premium Ratio (2.1/2.2)

0.0%

2.4

Reserve Numerator

\$

0

2.5

Reserve Denominator

\$

521,663,042

2.6

Reserve Ratio (2.4/2.5)

0.0%

3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [ ]

No [ X ]

3.2

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

3.21

Participating policies

\$

0

3.22

Non-participating policies

\$

24,332,786

4.

FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

4.1

Does the reporting entity issue assessable policies?

Yes [ ]

No [ ]

4.2

Does the reporting entity issue non-assessable policies?

Yes [ ]

No [ ]

4.3

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

0.0%

4.4

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

\$

0

5.

FOR RECIPROCAL EXCHANGES ONLY:

5.1

Does the exchange appoint local agents?

Yes [ ]

No [ ]

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation

Yes [ ]

No [ ]

N/A [ X ]

5.22

As a direct expense of the exchange

Yes [ ]

No [ ]

N/A [ X ]

5.3

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

5.4

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 three layers (\$15M x \$15M); (\$30M x \$30M); and (70.25% of \$40M x \$60M) totaling \$85.1M 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 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. The first layer has two automatic reinstatements; the second, third, and fourth layers have 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.

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 [ ]

16

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:			
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer’s losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes [ X ]	No [ ]	
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.			1
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [ X ]	No [ ]	
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes [ ]	No [ X ]	
8.2	If yes, give full information			
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is 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?			
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 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.			
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, <i>Property and Casualty Reinsurance</i> , 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?			
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.			
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.			
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 the 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 assets 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 [ ]
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 a 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?			

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

12.6

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

12.61

Letters of Credit

\$0

12.62

Collateral and other funds

\$0

13.1

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

\$3,000,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [X]No [ ]

13.3

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

6

14.1

Is the reporting entity 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 all 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

2

3

4

5

Direct Losses Incurred

Direct Losses Unpaid

Direct Written Premium

Direct Premium Unearned

Direct Premium Earned

16.11

Home

\$0

\$0

\$0

\$0

\$0

16.12

Products

\$0

\$0

\$0

\$0

\$0

16.13

Automobile

\$0

\$0

\$0

\$0

\$0

16.14

Other\*

\$0

\$0

\$0

\$0

\$0

\*

Disclose type of coverage:

17.1

Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5.

Yes [ ]No [X]

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

17.11

Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5

\$0

17.12

Unfunded portion of Interrogatory 17.11

\$0

17.13

Paid losses and loss adjustment expenses portion of Interrogatory 17.11

\$0

17.14

Case reserves portion of Interrogatory 17.11

\$0

17.15

Included but not reported portion of Interrogatory 17.11

\$0

17.16

Unearned premium portion of Interrogatory 17.11

\$0

17.17

Contingent commission portion of Interrogatory 17.11

\$0

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

17.18

Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5

\$0

17.19

Unfunded portion of Interrogatory 17.18

\$0

17.20

Paid losses and loss adjustment expenses portion of Interrogatory 17.18

\$0

17.21

Case reserves portion of Interrogatory 17.18

\$0

17.22

Included but not reported portion of Interrogatory 17.18

\$0

17.23

Unearned premium portion of Interrogatory 17.18

\$0

17.24

Contingent commission portion of Interrogatory 17.18

0

18.1

Do you act as a custodian for health savings accounts?

Yes [ ]No [X]

18.2

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

\$0

18.3

Do you act as an administrator for health savings accounts?

Yes [ ]No [X]

18.4

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

\$0

FIVE-YEAR HISTORICAL DATA

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

	1 2017	2 2016	3 2015	4 2014	5 2013
<b>Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	675,325,663	663,808,652	667,290,246	654,208,690	626,957,645
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	376,639,673	362,851,773	351,838,817	339,103,501	318,843,697
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	697,979,334	677,246,300	662,032,359	648,503,033	617,495,383
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	62,592,728	60,214,987	56,620,092	52,443,325	51,006,767
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	49,344,667	50,236,857	38,520,017	46,144,721	68,185,804
6. Total (Line 35).....	1,861,882,065	1,814,358,569	1,776,301,531	1,740,403,270	1,682,489,296
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	127,740,124	125,624,745	125,886,880	123,388,464	118,325,498
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	71,561,537	68,941,838	66,849,375	64,429,663	60,580,303
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	132,616,074	128,676,797	125,786,148	123,215,577	117,324,123
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	11,582,668	11,023,375	10,295,205	9,480,060	9,139,026
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	9,375,486	9,545,002	7,318,803	8,767,497	12,955,303
12. Total (Line 35).....	352,875,889	343,811,757	336,136,411	329,281,261	318,324,253
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8).....	(32,236,250)	5,014,785	9,980,609	6,779,035	14,318,502
14. Net investment gain (loss) (Line 11).....	18,906,175	59,742,453	16,010,879	36,227,752	16,018,132
15. Total other income (Line 15).....	824,381	185,152	32,989	122,457	152,595
16. Dividends to policyholders (Line 17).....	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19).....	(6,392,748)	1,963,594	4,036,241	3,846,425	9,394,576
18. Net income (Line 20).....	(6,112,946)	62,978,796	21,988,236	39,282,819	21,094,653
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	3,107,895,303	2,964,703,740	2,701,072,489	2,595,105,375	2,404,576,906
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	17,898,616	16,895,733	16,379,947	16,823,301	15,494,857
20.2 Deferred and not yet due (Line 15.2).....	104,894,085	106,238,659	103,433,878	101,695,789	99,957,167
20.3 Accrued retrospective premiums (Line 15.3).....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	773,381,320	752,835,972	703,930,939	692,655,841	595,886,710
22. Losses (Page 3, Line 1).....	261,080,704	234,287,107	219,352,265	210,695,265	214,948,416
23. Loss adjustment expenses (Page 3, Line 3).....	73,242,231	74,545,999	74,356,763	71,531,479	68,685,751
24. Unearned premiums (Page 3, Line 9).....	172,781,848	168,559,280	164,211,555	159,967,851	152,355,066
25. Capital paid up (Page 3, Lines 30 & 31).....	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37).....	2,334,513,983	2,211,867,768	1,997,141,550	1,902,449,534	1,808,690,196
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11).....	(3,942,575)	84,197,231	39,779,199	56,959,371	23,149,388
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital.....	2,334,513,983	2,211,867,768	1,997,141,550	1,902,449,534	1,808,690,196
29. Authorized control level risk-based capital.....	284,759,074	249,547,845	225,707,843	217,917,695	214,838,149
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	15.9	16.8	17.5	16.6	17.5
31. Stocks (Lines 2.1 & 2.2).....	77.3	75.4	75.3	75.6	75.4
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3).....	2.3	2.0	2.4	2.4	2.7
34. Cash, cash equivalents and short-term investments (Line 5).....	1.2	2.4	1.4	2.0	1.2
35. Contract loans (Line 6).....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7).....	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8).....	3.4	3.3	3.5	3.4	3.3
38. Receivables for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10).....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11).....	(0.0)	0.0	(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
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	2,093,058,065	1,937,213,316	1,743,226,633	1,667,246,742	1,550,942,894
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....	0	0	0	0	0
46. Affiliated mortgage loans on real estate.....	0	0	0	0	0
47. All other affiliated.....	0	0	0	0	0
48. Total of above lines 42 to 47.....	2,093,058,065	1,937,213,316	1,743,226,633	1,667,246,742	1,550,942,894
49. Total investment in parent included in Lines 42 to 47 above.....	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	89.7	87.6	87.3	87.6	85.7

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2017	2016	2015	2014	2013
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24).....	176,046,468	159,141,950	72,836,098	110,745,448	242,025,883
52. Dividends to stockholders (Line 35).....	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38).....	122,646,215	214,726,218	94,692,016	93,759,338	283,126,768
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	429,439,013	359,807,208	356,763,713	353,234,079	323,288,268
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	180,912,121	175,713,443	173,134,564	179,615,585	155,708,680
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	357,870,723	285,603,787	300,657,400	338,637,947	295,668,815
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	(495,592)	3,834,658	(2,281,222)	6,750,883	10,229,608
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	11,141,449	9,822,073	2,202,966	22,340,113	1,141,998
59. Total (Line 35).....	978,867,714	834,781,169	830,477,421	900,578,607	786,037,369
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	81,132,836	67,906,103	67,257,611	66,569,531	60,982,256
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	34,373,304	33,385,553	32,895,568	34,126,960	29,584,650
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	67,995,437	54,264,720	57,124,906	64,341,210	56,177,075
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	(128,547)	728,586	(408,733)	1,282,668	1,929,397
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	2,116,875	1,866,194	418,563	4,244,621	216,980
65. Total (Line 35).....	185,489,905	158,151,156	157,287,915	170,564,990	148,890,358
<b>Operating Percentages (Page 4)</b> (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).....	60.9	51.0	50.0	51.7	47.7
68. Loss expenses incurred (Line 3).....	12.6	11.3	12.7	11.8	12.1
69. Other underwriting expenses incurred (Line 4).....	35.8	36.2	34.3	34.4	35.6
70. Net underwriting gain (loss) (Line 8).....	(9.2)	1.5	3.0	2.1	4.6
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	35.1	35.7	33.9	33.6	34.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	73.5	62.3	62.7	63.5	59.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	15.1	15.5	16.8	17.3	17.6
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	1,075	(11,664)	(10,692)	(16,483)	(18,396)
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, Col. 1 x 100).....	0.0	(0.6)	(0.6)	(0.9)	(1.2)
<b>Two Year Loss Development (\$000 omitted)</b>					
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, Col. 12).....	(8,516)	(16,593)	(22,767)	(26,085)	(28,184)
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, Col. 2 x 100.0).....	(0.4)	(0.9)	(1.3)	(1.7)	(2.1)

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 Number of Claims Reported- Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 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 (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,017	.....339	.....598	.....22	.....293	.....0	.....133	.....2,548	.....XXX.....
2. 2008.....	.....354,749	.....41,718	.....313,031	.....213,718	.....31,858	.....11,938	.....404	.....16,650	.....3	.....6,760	.....210,042	.....XXX.....
3. 2009.....	.....287,732	.....13,400	.....274,332	.....140,997	.....3,654	.....11,625	.....355	.....15,944	.....7	.....5,985	.....164,549	.....XXX.....
4. 2010.....	.....293,295	.....13,067	.....280,228	.....157,293	.....2,263	.....11,808	.....149	.....16,993	.....5	.....6,852	.....183,678	.....XXX.....
5. 2011.....	.....301,876	.....15,459	.....286,417	.....214,453	.....21,361	.....12,877	.....824	.....19,370	.....7	.....8,289	.....224,509	.....XXX.....
6. 2012.....	.....317,501	.....16,668	.....300,833	.....170,319	.....9,689	.....10,732	.....550	.....19,798	.....8	.....6,605	.....190,602	.....XXX.....
7. 2013.....	.....328,763	.....17,594	.....311,170	.....155,310	.....6,799	.....10,698	.....278	.....20,646	.....10	.....6,357	.....179,567	.....XXX.....
8. 2014.....	.....340,227	.....18,559	.....321,668	.....168,796	.....6,771	.....9,421	.....274	.....23,193	.....7	.....7,271	.....194,359	.....XXX.....
9. 2015.....	.....350,896	.....19,003	.....331,893	.....144,708	.....6,123	.....6,078	.....123	.....25,734	.....20	.....6,137	.....170,254	.....XXX.....
10. 2016.....	.....358,515	.....19,051	.....339,464	.....130,934	.....6,018	.....2,879	.....141	.....23,765	.....7	.....6,181	.....151,413	.....XXX.....
11. 2017.....	.....368,368	.....19,714	.....348,653	.....97,331	.....1,363	.....957	.....47	.....22,631	.....1	.....3,681	.....119,508	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....1,595,876	.....96,236	.....89,612	.....3,167	.....205,019	.....75	.....64,251	.....1,791,028	.....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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	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			
1. Prior.....	.....11,527	.....5,010	.....7,435	.....92	.....0	.....0	.....3,196	.....0	.....1,012	.....0	.....0	.....18,067	.....XXX.....
2. 2008.....	.....1,042	.....236	.....1,116	.....119	.....0	.....0	.....475	.....19	.....132	.....0	.....0	.....2,391	.....XXX.....
3. 2009.....	.....2,156	.....817	.....1,265	.....112	.....0	.....0	.....763	.....19	.....271	.....0	.....0	.....3,507	.....XXX.....
4. 2010.....	.....2,179	.....45	.....1,623	.....120	.....0	.....0	.....1,048	.....19	.....336	.....0	.....0	.....5,001	.....XXX.....
5. 2011.....	.....4,850	.....2,217	.....2,532	.....226	.....0	.....0	.....1,442	.....29	.....587	.....0	.....0	.....6,939	.....XXX.....
6. 2012.....	.....3,609	.....163	.....3,772	.....337	.....0	.....0	.....1,841	.....38	.....433	.....0	.....0	.....9,118	.....XXX.....
7. 2013.....	.....7,665	.....1,056	.....4,938	.....404	.....0	.....0	.....3,235	.....95	.....969	.....0	.....0	.....15,252	.....XXX.....
8. 2014.....	.....11,763	.....2,040	.....7,663	.....703	.....0	.....0	.....6,074	.....171	.....1,377	.....0	.....0	.....23,964	.....XXX.....
9. 2015.....	.....20,532	.....1,611	.....12,732	.....809	.....0	.....0	.....9,573	.....219	.....2,329	.....0	.....0	.....42,527	.....XXX.....
10. 2016.....	.....36,103	.....1,984	.....22,537	.....1,304	.....0	.....0	.....13,414	.....285	.....3,658	.....0	.....0	.....72,139	.....XXX.....
11. 2017.....	.....50,778	.....1,873	.....67,094	.....2,552	.....8	.....0	.....17,470	.....437	.....4,930	.....0	.....0	.....135,419	.....XXX.....
12. Totals...	.....152,204	.....17,051	.....132,708	.....6,779	.....9	.....0	.....58,530	.....1,330	.....16,033	.....0	.....0	.....334,323	.....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. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....13,860	.....4,208
2. 2008.	.....245,072	.....32,639	.....212,433	.....69.1	.....78.2	.....67.9	.....0	.....0	.....19.00	.....1,803	.....588
3. 2009.	.....173,020	.....4,964	.....168,056	.....60.1	.....37.0	.....61.3	.....0	.....0	.....19.00	.....2,492	.....1,015
4. 2010.	.....191,280	.....2,601	.....188,679	.....65.2	.....19.9	.....67.3	.....0	.....0	.....19.00	.....3,636	.....1,365
5. 2011.	.....256,111	.....24,663	.....231,447	.....84.8	.....159.5	.....80.8	.....0	.....0	.....19.00	.....4,938	.....2,000
6. 2012.	.....210,505	.....10,785	.....199,720	.....66.3	.....64.7	.....66.4	.....0	.....0	.....19.00	.....6,882	.....2,236
7. 2013.	.....203,460	.....8,641	.....194,819	.....61.9	.....49.1	.....62.6	.....0	.....0	.....19.00	.....11,143	.....4,109
8. 2014.	.....228,288	.....9,965	.....218,322	.....67.1	.....53.7	.....67.9	.....0	.....0	.....19.00	.....16,684	.....7,280
9. 2015.	.....221,686	.....8,905	.....212,781	.....63.2	.....46.9	.....64.1	.....0	.....0	.....19.00	.....30,844	.....11,683
10. 2016.	.....233,291	.....9,739	.....223,552	.....65.1	.....51.1	.....65.9	.....0	.....0	.....19.00	.....55,351	.....16,788
11. 2017.	.....261,201	.....6,274	.....254,927	.....70.9	.....31.8	.....73.1	.....0	.....0	.....19.00	.....113,447	.....21,971
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....261,081	.....73,242

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	One Year	Two Year
1. Prior.....	.....134,701	.....125,801	.....118,792	.....116,994	.....115,350	.....113,546	.....114,948	.....114,428	.....113,427	.....113,443	.....16	.....(985)
2. 2008.....	.....210,647	.....208,835	.....204,143	.....200,046	.....198,438	.....197,394	.....196,719	.....195,954	.....195,666	.....195,654	.....(12)	.....(300)
3. 2009.....	.....XXX.....	.....169,777	.....163,376	.....157,944	.....154,352	.....152,516	.....151,306	.....151,498	.....151,541	.....151,849	.....308	.....351
4. 2010.....	.....XXX.....	.....XXX.....	.....188,812	.....179,762	.....175,047	.....174,044	.....172,727	.....171,572	.....171,328	.....171,355	.....27	.....(217)
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....228,412	.....222,300	.....217,475	.....214,264	.....212,196	.....211,390	.....211,497	.....107	.....(699)
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....193,315	.....185,432	.....182,752	.....180,798	.....179,527	.....179,496	.....(31)	.....(1,301)
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....183,130	.....174,335	.....174,323	.....172,840	.....173,214	.....374	.....(1,109)
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....197,228	.....192,820	.....191,969	.....193,759	.....1,790	.....939
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....189,933	.....184,169	.....184,738	.....569	.....(5,195)
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....198,209	.....196,135	.....(2,074)	.....XXX.....
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....227,367	.....XXX.....	.....XXX.....
12. Totals.....											.....1,075	.....(8,516)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior.....	.....000.....	.....37,064	.....57,043	.....69,721	.....77,618	.....82,929	.....87,814	.....91,467	.....94,133	.....96,387	.....XXX.....	.....XXX.....
2. 2008.....	.....103,222	.....157,345	.....172,007	.....180,879	.....186,822	.....189,867	.....191,672	.....192,369	.....192,885	.....193,395	.....XXX.....	.....XXX.....
3. 2009.....	.....XXX.....	.....80,324	.....111,095	.....125,635	.....135,472	.....140,939	.....143,921	.....146,545	.....147,390	.....148,612	.....XXX.....	.....XXX.....
4. 2010.....	.....XXX.....	.....XXX.....	.....87,437	.....124,406	.....141,497	.....153,921	.....160,991	.....164,458	.....165,986	.....166,690	.....XXX.....	.....XXX.....
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....112,268	.....161,905	.....179,413	.....193,258	.....198,880	.....203,142	.....205,146	.....XXX.....	.....XXX.....
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....91,680	.....127,449	.....147,099	.....160,927	.....166,977	.....170,812	.....XXX.....	.....XXX.....
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....82,785	.....118,724	.....136,074	.....150,099	.....158,931	.....XXX.....	.....XXX.....
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....97,379	.....132,505	.....152,235	.....171,173	.....XXX.....	.....XXX.....
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....86,616	.....122,423	.....144,539	.....XXX.....	.....XXX.....
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....85,657	.....127,654	.....XXX.....	.....XXX.....
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....96,878	.....XXX.....	.....XXX.....

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.....57,529	.....44,832	.....33,865	.....25,546	.....21,346	.....17,926	.....16,463	.....13,611	.....11,183	.....10,538
2. 2008.....	.....40,411	.....21,167	.....12,329	.....7,258	.....4,603	.....3,020	.....2,777	.....2,125	.....1,743	.....1,453
3. 2009.....	.....XXX.....	.....44,201	.....22,510	.....13,702	.....8,045	.....4,972	.....3,003	.....2,820	.....2,231	.....1,898
4. 2010.....	.....XXX.....	.....XXX.....	.....48,632	.....21,916	.....12,966	.....7,999	.....4,444	.....3,775	.....2,923	.....2,531
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....54,852	.....22,296	.....15,061	.....9,030	.....5,486	.....4,514	.....3,719
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....51,279	.....23,691	.....15,546	.....9,478	.....6,114	.....5,238
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....50,551	.....24,406	.....17,327	.....10,410	.....7,674
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....48,898	.....25,505	.....16,629	.....12,863
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....53,173	.....29,425	.....21,278
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....60,106	.....34,362
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....81,575

Ohio Farmers Insurance Company  
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		1  Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4  Dividends Paid or Credited to Policyholders on Direct Business	5  Direct Losses Paid (Deducting Salvage)	6  Direct Losses Incurred	7  Direct Losses Unpaid	8  Finance and Service Charges not Included in Premiums	9  Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
			2  Direct Premiums Written	3  Direct Premiums Earned						
1.	Alabama.....AL	...L...	.....3,700	.....12,080	......0	......0	.....(1,494)	.....1,017	.....(1)	......0
2.	Alaska.....AK	...N...	......0	......0	......0	......0	......0	......0	......0	......0
3.	Arizona.....AZ	...L...	.....8,385	.....9,204	......0	......0	......9	.....164	.....11	......0
4.	Arkansas.....AR	...L...	.....5,815	.....9,572	......0	......0	.....(1,724)	.....821	......0	......0
5.	California.....CA	...N...	......0	......0	......0	......0	.....5,000	......0	......0	......0
6.	Colorado.....CO	...L...	.....127,424	.....8,781	......0	......0	.....8,053	.....8,788	.....198	......0
7.	Connecticut.....CT	...N...	......0	......0	......0	......0	......0	......0	......0	......0
8.	Delaware.....DE	...L...	.....6,904	.....13,170	......0	......0	.....(5,184)	.....3,654	.....10	......0
9.	District of Columbia.....DC	...L...	.....22,137	.....23,994	......0	......0	.....311	.....3,595	......1	......0
10.	Florida.....FL	...L...	.....260,756	.....222,567	......0	.....(164,143)	.....(168,164)	.....126,933	.....127	......0
11.	Georgia.....GA	...L...	.....124,802	.....137,195	......0	......0	.....10,522	.....58,130	.....138	......0
12.	Hawaii.....HI	...N...	......0	......0	......0	......0	......0	......0	......0	......0
13.	Idaho.....ID	...N...	......0	......0	......0	......0	......0	......0	......0	......0
14.	Illinois.....IL	...L...	.....1,430,441	.....1,641,601	......0	.....649,703	.....(16,163)	.....8,262,799	.....1,902	......0
15.	Indiana.....IN	...L...	.....1,282,562	.....1,262,627	......0	.....(217,642)	.....(184,768)	.....297,542	.....4,640	......0
16.	Iowa.....IA	...L...	.....340,496	.....214,862	......0	......0	.....15,880	.....49,954	.....405	......0
17.	Kansas.....KS	...L...	......0	......0	......0	......0	......0	......0	......0	......0
18.	Kentucky.....KY	...L...	.....1,013,495	.....1,170,979	......0	.....137,507	.....57,952	.....1,289,669	.....432,250	......0
19.	Louisiana.....LA	...L...	.....210	.....210	......0	......0	.....(444)	.....99	......0	......0
20.	Maine.....ME	...N...	......0	......0	......0	......0	......0	......0	......0	......0
21.	Maryland.....MD	...L...	.....30,810	.....45,678	......0	......0	.....(4,549)	.....2,493	.....18	......0
22.	Massachusetts.....MA	...L...	.....1,930	.....611	......0	.....72,128	.....84,861	.....13,126	......0	......0
23.	Michigan.....MI	...L...	.....830,988	.....986,535	......0	.....7,557	.....54,463	.....3,223,822	.....2,536	......0
24.	Minnesota.....MN	...L...	.....1,841,799	.....1,969,789	......0	.....303,731	.....386,773	.....1,269,113	.....2,433	......0
25.	Mississippi.....MS	...L...	.....200	.....1,313	......0	......0	.....(1,446)	.....289	......0	......0
26.	Missouri.....MO	...L...	.....46,957	.....29,894	......0	......0	.....(236)	.....3,054	.....13	......0
27.	Montana.....MT	...L...	.....8,213	.....8,284	......0	......0	.....(1,326)	.....2,227	......0	......0
28.	Nebraska.....NE	...L...	.....51,690	.....29,581	......0	.....29,797	.....55,385	.....27,069	......2	......0
29.	Nevada.....NV	...L...	.....5,300	.....5,637	......0	......0	......87	.....514	......1	......0
30.	New Hampshire.....NH	...N...	......0	......0	......0	......0	......0	......0	......0	......0
31.	New Jersey.....NJ	...L...	.....173,368	.....43,757	......0	......0	.....8,071	.....9,822	......0	......0
32.	New Mexico.....NM	...L...	......0	.....416	......0	......0	.....(55)	.....62	......0	......0
33.	New York.....NY	...L...	.....47,921	.....25,456	......0	.....(1,629,294)	.....(1,627,769)	.....3,416	......0	......0
34.	North Carolina.....NC	...L...	.....226,335	.....133,881	......0	......0	.....21,515	.....133,503	......0	......0
35.	North Dakota.....ND	...L...	.....853,318	.....907,085	......0	.....9,127	.....27,241	.....98,876	......5	......0
36.	Ohio.....OH	...L...	.....12,147,303	.....11,619,331	......0	.....698,743	.....839,464	.....3,020,259	.....49,573	......0
37.	Oklahoma.....OK	...L...	.....41,842	.....17,928	......0	......0	.....1,103	.....1,549	......0	......0
38.	Oregon.....OR	...N...	......0	......0	......0	......0	......0	......0	......0	......0
39.	Pennsylvania.....PA	...L...	.....348,982	.....447,755	......0	.....(19,761)	.....(26,720)	.....132,552	.....1,125	......0
40.	Rhode Island.....RI	...L...	......0	......0	......0	......0	......0	......0	......0	......0
41.	South Carolina.....SC	...L...	.....20,631	.....69,433	......0	......0	.....(4,427)	.....2,476	......4	......0
42.	South Dakota.....SD	...L...	.....672,911	.....449,144	......0	.....84,685	.....96,808	.....62,433	.....102	......0
43.	Tennessee.....TN	...L...	.....126,743	.....123,791	......0	.....26,346	.....(200,307)	.....637,091	.....280	......0
44.	Texas.....TX	...L...	.....197,634	.....242,176	......0	.....80,000	.....(392,520)	.....18,714	......2	......0
45.	Utah.....UT	...L...	......0	......0	......0	......0	.....(137)	.....19	......0	......0
46.	Vermont.....VT	...L...	......0	......0	......0	......0	......0	......0	......0	......0
47.	Virginia.....VA	...L...	.....63,259	.....116,179	......0	......0	.....(5,531)	.....5,335	.....46	......0
48.	Washington.....WA	...L...	.....2,940	.....3,068	......0	......0	.....(208)	.....126	......0	......0
49.	West Virginia.....WV	...L...	.....1,515,143	.....1,591,399	......0	.....17,084	.....81,700	.....333,404	.....4,186	......0
50.	Wisconsin.....WI	...L...	.....364,564	.....321,855	......0	.....2,015	.....218,029	.....278,804	.....319	......0
51.	Wyoming.....WY	...L...	.....74,878	.....51,563	......0	......0	.....5,142	.....8,595	......0	......0
52.	American Samoa.....AS	...N...	......0	......0	......0	......0	......0	......0	......0	......0
53.	Guam.....GU	...N...	......0	......0	......0	......0	......0	......0	......0	......0
54.	Puerto Rico.....PR	...N...	......0	......0	......0	......0	......0	......0	......0	......0
55.	US Virgin Islands.....VI	...N...	......0	......0	......0	......0	......0	......0	......0	......0
56.	Northern Mariana Islands.....MP	...N...	......0	......0	......0	......0	......0	......0	......0	......0
57.	Canada.....CAN	...N...	......0	......0	......0	......0	......0	......0	......0	......0
58.	Aggregate Other Alien.....OT	XXX	......0	......0	......0	......0	......0	......0	......0	......0
59.	Totals.....	(a)...43	.....24,322,786	.....23,968,379	......0	.....87,584	.....(669,804)	.....19,396,906	.....500,328	......0

DETAILS OF WRITE-INS

58001. ....	XXX	......0	......0	......0	......0	......0	......0	......0	......0
58002. ....	XXX	......0	......0	......0	......0	......0	......0	......0	......0
58003. ....	XXX	......0	......0	......0	......0	......0	......0	......0	......0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	......0	......0	......0	......0	......0	......0	......0	......0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	......0	......0	......0	......0	......0	......0	......0	......0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer; (E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state (other than their state of domicile see DSLI); (D) - DSLI - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write Surplus Lines in the state of domicile; (N) - None of the above - Not allowed to write business in the state.

Explanation of Basis of Allocation of Premiums by States, etc.

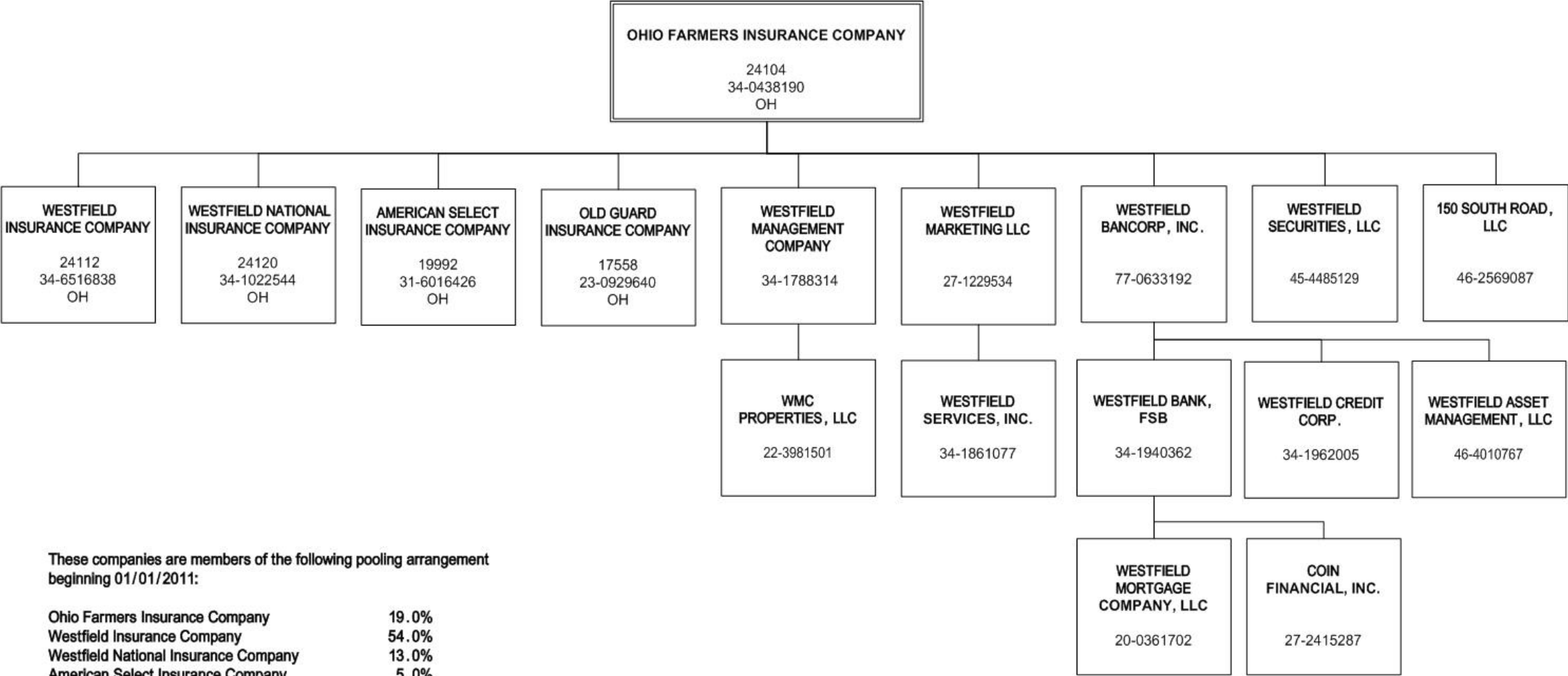
Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

(a) Insert the number of D and 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%

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