17558202020100100

ANNUAL STATEMENT

For the Year Ended December 31, 2020

of the Condition and Affairs of the

Old Guard Insurance Company

NAIC Group Code..... 0228, 0228 (Current Period) (Prior Period) | NAIC Company Code..... 17558 | Employer's ID Number..... 23-0929640

Organized under the Laws of OH | State of Domicile or Port of Entry OH | Country of Domicile US

Incorporated/Organized..... December 9, 1896 | Commenced Business..... December 9, 1896

Statutory Home Office	One Park Circle .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	One Park Circle .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number) (City or Town, State, Country and Zip Code)*	330-887-0101 *(Area Code) (Telephone Number)*
Mail Address	P.O. Box 5001 .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	One Park Circle .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number) (City or Town, State, Country and Zip Code)*	330-887-0101 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.westfieldgrp.com	
Statutory Statement Contact	Jeffrey Scott Gillentine *(Name)*	330-887-0101 *(Area Code) (Telephone Number)*
	FinancialReporting@westfieldgrp.com *(E-Mail Address)*	330-887-4415 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Edward James Largent III	President, CEO, and Board Chair	2. Joseph Christian Kohmann	Chief Financial Officer and Treasurer
3. Frank Anthony Carrino	Chief Legal Officer and Secretary		

OTHER

Robert William Bowers	National Claims and Customer Service Ldr	Jeffrey Scott Gillentine	Controller
Robyn Renee Hahn	President, Small Business Segment	Mark Anthony Kidd	Mid Market UW and Sales Leader
Terry Lee McClaskey Jr	National Personal Lines Leader	James Robert Merz	Chief Actuarial and Analytic Officer
Kristine Lynn Neate #	Chief of Staff	Jennifer Constantine Palmieri #	Chief People Officer
Tracey Lynn Petkovic	Chief Information Officer	Michael Joseph Prandi	Chief Insurance Operations Officer
Stuart Wayne Rosenberg	Chief Innovation and Strategy Officer	David Harold Ruppel	Agribusiness UW and Sales Ldr
Peter Robert Schwanke	Chief Risk Officer	Gary William Stumper	National Surety Leader
Craig David Welsh	Chief Distribution Officer	George Krieg Wiswesser	Chief Investment Officer

DIRECTORS OR TRUSTEES

Cheryl Lila Carlisle	Fariborz Ghadar	Gary Dean Hallman	David Preston Hollander #
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)	(Signature)	(Signature)
Edward James Largent III	Joseph Christian Kohmann	Frank Anthony Carrino
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President, CEO, and Board Chair	Chief Financial Officer and Treasurer	Chief Legal Officer and Secretary
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 15th day of February 2021

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

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	349,280,841	0	349,280,841	309,801,846
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	111,793,970	0	111,793,970	122,250,711
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)	0	0	0	0
4.2 Properties held for the production of income (less $..........0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($..........0, Schedule E-Part 1), cash equivalents ($.....4,041,846, Schedule E-Part 2) and short-term investments ($..........0, Schedule DA)	4,041,846	0	4,041,846	5,829,561
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)	0	0	0	3,007,488
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	465,116,657	0	465,116,657	440,889,606
13. Title plants less $..........0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,269,653	0	4,269,653	3,991,344
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	10,112,927	1,259,028	8,853,899	7,651,830
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....97,466 earned but unbilled premiums)	45,464,283	9,747	45,454,536	45,568,340
15.3 Accrued retrospective premiums ($..........0) and contracts subject to redetermination ($..........0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	951,430
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets ($..........0)	0	0	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	0	0	0	0
24. Health care ($..........0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	524,963,520	1,268,775	523,694,745	499,052,550
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTAL (Lines 26 and 27)	524,963,520	1,268,775	523,694,745	499,052,550

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
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)	0	0	0	0
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	119,107,819	121,037,720
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	36,122,626	36,237,377
4.	Commissions payable, contingent commissions and other similar charges	9,055,920	8,913,999
5.	Other expenses (excluding taxes, licenses and fees)	9,188,984	7,420,587
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	2,079,494	2,081,832
7.1	Current federal and foreign income taxes (including $..........0 on realized capital gains (losses))	2,188,513	0
7.2	Net deferred tax liability	5,990,591	5,414,622
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 $.....2,895,123 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)	79,775,488	79,543,045
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	786,202	724,346
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (including $..........0 certified) (Schedule F, Part 3, Column 78)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	813,880	1,868,900
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	0	0
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	265,109,517	263,242,428
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	265,109,517	263,242,428
29.	Aggregate write-ins for special surplus funds	0	0
30.	Common capital stock	2,500,000	2,500,000
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	31,870,941	31,870,941
35.	Unassigned funds (surplus)	224,214,287	201,439,181
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)	258,585,228	235,810,122
38.	TOTAL (Page 2, Line 28, Col. 3)	523,694,745	499,052,550

DETAILS OF WRITE-INS

2501.		0	0
2502.		0	0
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)	0	0
2901.		0	0
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)	0	0
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 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	160,798,425	164,157,069
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	87,220,687	97,525,198
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,853,655	18,683,035
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	55,212,253	57,371,442
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	160,286,595	173,579,675
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	511,830	(9,422,606)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	13,847,228	14,510,340
10.	Net realized capital gains (losses) less capital gains tax of $.....2,344,094 (Exhibit of Capital Gains (Losses))	8,818,414	(188,514)
11.	Net investment gain (loss) (Lines 9 + 10)	22,665,642	14,321,826
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....498,046 amount charged off $.....750,005)	(251,959)	(254,862)
13.	Finance and service charges not included in premiums	18,220	850
14.	Aggregate write-ins for miscellaneous income	2	11
15.	Total other income (Lines 12 through 14)	(233,737)	(254,001)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	22,943,735	4,645,219
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)	22,943,735	4,645,219
19.	Federal and foreign income taxes incurred	2,278,176	(603,353)
20.	Net income (Line 18 minus Line 19) (to Line 22)	20,665,559	5,248,572
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	235,810,122	211,396,767
22.	Net income (from Line 20)	20,665,559	5,248,572
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....587,949	2,211,650	20,028,204
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	11,980	(821,784)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(114,083)	(41,637)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from Protected Cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
	32.1 Paid in	0	0
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	0	0
	33.2 Transferred to capital (Stock Dividend)	0	0
	33.3. Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	0	0
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	22,775,106	24,413,355
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	258,585,228	235,810,122

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.	Net other interest income	2	11
1402.		0	0
1403.		0	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	2	11
3701.		0	0
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)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	159,890,375	164,681,733
2.	Net investment income	16,763,313	17,622,620
3.	Miscellaneous income	(233,738)	(254,002)
4.	Total (Lines 1 through 3)	176,419,950	182,050,351
5.	Benefit and loss related payments	89,150,588	99,158,332
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	71,338,719	77,744,140
8.	Dividends paid to policyholders	0	0
9.	Federal and foreign income taxes paid (recovered) net of $.....2,344,094 tax on capital gains (losses)	1,482,327	536,435
10.	Total (Lines 5 through 9)	161,971,634	177,438,907
11.	Net cash from operations (Line 4 minus Line 10)	14,448,316	4,611,444
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	22,822,224	19,735,453
	12.2 Stocks	42,926,853	8,006,084
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	1,872,306	1,753,611
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	0	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	67,621,383	29,495,148
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	64,375,735	26,916,787
	13.2 Stocks	18,426,659	7,197,879
	13.3 Mortgage loans	0	0
	13.4 Real estate	0	0
	13.5 Other invested assets	0	0
	13.6 Miscellaneous applications	0	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	82,802,394	34,114,666
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)	(15,181,011)	(4,619,518)
	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)	(1,055,020)	2,746,212
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,055,020)	2,746,212
	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)	(1,787,715)	2,738,138
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	5,829,561	3,091,423
	19.2 End of year (Line 18 plus Line 19.1)	4,041,846	5,829,561

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 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,390,655	711,425	695,561	1,406,519
2.	Allied lines	1,488,419	743,863	757,348	1,474,934
3.	Farmowners multiple peril	7,407,864	3,293,440	3,604,845	7,096,459
4.	Homeowners multiple peril	24,132,373	13,114,720	12,855,465	24,391,628
5.	Commercial multiple peril	32,561,746	15,638,290	16,111,274	32,088,762
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	4,574,113	2,175,860	2,175,653	4,574,320
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	440,429	228,994	236,789	432,634
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	4,551,746	2,466,195	2,328,330	4,689,611
17.1	Other liability - occurrence	11,466,913	5,959,501	6,312,239	11,114,175
17.2	Other liability - claims-made	123,535	57,735	57,385	123,885
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	313,586	158,209	162,658	309,137
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	18,712,103	10,371,237	9,625,070	19,458,270
19.3, 19.4	Commercial auto liability	16,407,543	7,275,456	7,511,465	16,171,534
21.	Auto physical damage	24,786,228	12,443,164	12,157,604	25,071,788
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	117,913	51,940	53,559	116,294
24.	Surety	6,387,460	3,558,274	3,753,006	6,192,728
26.	Burglary and theft	13,665	6,138	6,731	13,072
27.	Boiler and machinery	(2)	0	(1)	(1)
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	5,791,362	865,206	1,039,050	5,617,518
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	363,218	423,398	331,456	455,160
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	161,030,869	79,543,045	79,775,487	160,798,427

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 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	695,561	0	0	0	695,561
2.	Allied lines	757,348	0	0	0	757,348
3.	Farmowners multiple peril	3,604,845	0	0	0	3,604,845
4.	Homeowners multiple peril	12,855,465	0	0	0	12,855,465
5.	Commercial multiple peril	16,111,274	0	0	0	16,111,274
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	2,175,653	0	0	0	2,175,653
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	236,789	0	0	0	236,789
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	2,328,330	0	0	0	2,328,330
17.1	Other liability - occurrence	6,312,239	0	0	0	6,312,239
17.2	Other liability - claims-made	57,385	0	0	0	57,385
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	162,658	0	0	0	162,658
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	9,625,066	4	0	0	9,625,070
19.3, 19.4	Commercial auto liability	7,511,465	0	0	0	7,511,465
21.	Auto physical damage	12,157,596	8	0	0	12,157,604
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	53,110	449	0	0	53,559
24.	Surety	983,184	2,769,822	0	0	3,753,006
26.	Burglary and theft	6,731	0	0	0	6,731
27.	Boiler and machinery	(1)	0	0	0	(1)
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	1,039,050	0	0	0	1,039,050
32.	Reinsurance - nonproportional assumed liability	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	331,456	0	0	0	331,456
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	77,005,204	2,770,283	0	0	79,775,487
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					79,775,487

DETAILS OF WRITE-INS

		1	2	3	4	5
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 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire	30,874	1,390,655	0	30,768	106	1,390,655
2.	Allied lines	51,185	1,488,419	0	51,185	0	1,488,419
3.	Farmowners multiple peril	0	7,407,864	0	0	0	7,407,864
4.	Homeowners multiple peril	0	24,132,373	0	0	0	24,132,373
5.	Commercial multiple peril	2,326,094	32,561,746	0	2,269,461	56,633	32,561,746
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0
9.	Inland marine	128,810	4,574,113	0	128,810	0	4,574,113
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	25,777	440,429	0	25,777	0	440,429
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	394,445	4,551,746	0	367,634	26,811	4,551,746
17.1	Other liability - occurrence	674,751	11,466,913	0	674,751	0	11,466,913
17.2	Other liability - claims-made	6,185	123,535	0	2,885	3,300	123,535
17.3	Excess workers' compensation	0	0	0	0	0	0
18.1	Products liability - occurrence	2,409	313,586	0	2,409	0	313,586
18.2	Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	0	18,712,103	0	0	0	18,712,103
19.3, 19.4	Commercial auto liability	398,148	16,407,543	0	398,148	0	16,407,543
21.	Auto physical damage	151,633	24,786,228	0	151,633	0	24,786,228
22.	Aircraft (all perils)	0	0	0	0	0	0
23.	Fidelity	728	117,913	0	728	0	117,913
24.	Surety	0	6,387,460	0	0	0	6,387,460
26.	Burglary and theft	378	13,665	0	378	0	13,665
27.	Boiler and machinery	90,009	(2)	0	0	90,009	(2)
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	5,791,362	0	0	0	5,791,362
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	363,218	0	0	0	363,218
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	4,281,426	161,030,869	0	4,104,567	176,859	161,030,869

DETAILS OF WRITE-INS

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

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	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	464,323	0	464,323	242,529	143,440	563,412	40.1
2.	Allied lines	(52)	979,578	(52)	979,578	231,175	128,623	1,082,130	73.4
3.	Farmowners multiple peril	(668)	4,115,073	(668)	4,115,073	1,303,005	981,701	4,436,377	62.5
4.	Homeowners multiple peril	(912)	16,624,667	(912)	16,624,667	3,823,430	3,871,265	16,576,832	68.0
5.	Commercial multiple peril	299,872	20,134,591	299,872	20,134,591	29,073,628	27,696,701	21,511,518	67.0
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	16,333	1,266,851	16,333	1,266,851	332,370	270,090	1,329,131	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	178,134	2,753,039	191,948	2,739,225	10,012,104	12,147,051	604,278	12.9
17.1	Other liability - occurrence	6,389	3,759,209	6,389	3,759,209	20,723,126	19,536,646	4,945,689	44.5
17.2	Other liability - claims-made	0	6,767	0	6,767	34,437	46,340	(5,136)	(4.1)
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	73,552	0	73,552	1,245,674	1,561,652	(242,426)	(78.4)
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	12,529	12,552,282	12,529	12,552,282	15,982,841	16,636,236	11,898,887	61.2
19.3, 19.4	Commercial auto liability	2,107	11,996,361	2,107	11,996,361	27,138,492	29,202,722	9,932,131	61.4
21.	Auto physical damage	(4,009)	11,576,555	(4,009)	11,576,555	1,735,713	2,109,541	11,202,727	44.7
22.	Aircraft (all perils)	0	5	0	5	32	32	5	0.0
23.	Fidelity	0	60,862	0	60,862	18,607	62,096	17,373	14.9
24.	Surety	0	338,267	0	338,267	282,765	366,056	254,976	4.1
26.	Burglary and theft	0	4,915	0	4,915	662	214	5,363	41.0
27.	Boiler and machinery	0	0	0	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Warranty	0	0	0	0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	2,457,503	0	2,457,503	6,570,009	6,109,042	2,918,470	52.0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	357,219	168,272	188,947	41.5
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	509,723	89,164,400	523,537	89,150,586	119,107,818	121,037,720	87,220,684	54.2

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

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	0	175,102	0	175,102	1,328	67,427	1,328	242,529	35,127
2.	Allied lines	0	56,089	0	56,089	2,906	175,086	2,906	231,175	38,731
3.	Farmowners multiple peril	0	833,540	0	833,540	0	469,465	0	1,303,005	185,763
4.	Homeowners multiple peril	1	2,433,122	1	2,433,122	0	1,390,308	0	3,823,430	706,019
5.	Commercial multiple peril	107,822	13,539,879	107,822	13,539,879	321,726	15,533,749	321,726	29,073,628	16,247,450
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	175,626	0	175,626	3,674	156,744	3,674	332,370	47,351
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	(a) 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	(a) 0	0
16.	Workers' compensation	1,983,274	5,936,917	2,063,973	5,856,218	65,355	4,181,886	91,355	10,012,104	2,328,280
17.1	Other liability - occurrence	4,000	8,014,750	4,000	8,014,750	115,918	12,708,376	115,918	20,723,126	5,070,881
17.2	Other liability - claims-made	0	18,810	0	18,810	0	15,627	0	34,437	14,539
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	0	231,374	0	231,374	304	1,014,300	304	1,245,674	471,863
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	55,383	9,093,076	55,383	9,093,076	0	6,889,765	0	15,982,841	4,667,369
19.3, 19.4	Commercial auto liability	0	13,782,134	0	13,782,134	122,095	13,356,358	122,095	27,138,492	5,666,848
21.	Auto physical damage	45,200	708,972	45,200	708,972	8,541	1,026,741	8,541	1,735,713	297,465
22.	Aircraft (all perils)	0	32	0	32	0	0	0	32	0
23.	Fidelity	0	3,690	0	3,690	80	14,917	80	18,607	5,410
24.	Surety	0	(444,928)	0	(444,928)	0	727,693	0	282,765	339,413
26.	Burglary and theft	0	0	0	0	17	662	17	662	117
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	1,756,105	0	1,756,105	XXX	4,813,904	0	6,570,009	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	357,219	0	357,219	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	2,195,680	56,314,290	2,276,379	56,233,591	641,944	62,900,227	667,944	119,107,818	36,122,626

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8	9
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 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	261,951	0	0	261,951
1.2 Reinsurance assumed	7,434,997	0	0	7,434,997
1.3 Reinsurance ceded	262,126	0	0	262,126
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	7,434,822	0	0	7,434,822
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	595,338	0	595,338
2.2 Reinsurance assumed, excluding contingent	0	23,951,658	0	23,951,658
2.3 Reinsurance ceded, excluding contingent	0	595,338	0	595,338
2.4 Contingent - direct	0	44,741	0	44,741
2.5 Contingent - reinsurance assumed	0	3,284,324	0	3,284,324
2.6 Contingent - reinsurance ceded	0	44,741	0	44,741
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	27,235,982	0	27,235,982
3. Allowances to manager and agents	0	332,682	0	332,682
4. Advertising	0	101,547	0	101,547
5. Boards, bureaus and associations	211,851	814,432	0	1,026,283
6. Surveys and underwriting reports	0	856,967	0	856,967
7. Audit of assureds' records	0	52,346	0	52,346
8. Salary and related items:				
8.1 Salaries	6,027,357	11,416,561	348,803	17,792,721
8.2 Payroll taxes	419,348	772,203	19,311	1,210,862
9. Employee relations and welfare	1,192,811	2,258,299	65,331	3,516,441
10. Insurance	73	251,533	2	251,608
11. Directors' fees	39,829	74,680	1,245	115,754
12. Travel and travel items	209,267	324,144	(2,402)	531,009
13. Rent and rent items	291,101	943,054	16,252	1,250,407
14. Equipment	101,517	269,997	3,191	374,705
15. Cost or depreciation of EDP equipment and software	369,647	1,185,400	4,077	1,559,124
16. Printing and stationery	22,498	111,128	1,289	134,915
17. Postage, telephone and telegraph, exchange and express	106,269	646,317	15,526	768,112
18. Legal and auditing	80,552	465,959	48,787	595,298
19. Totals (Lines 3 to 18)	9,072,120	20,877,249	521,412	30,470,781
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....5,640	0	3,177,937	0	3,177,937
20.2 Insurance department licenses and fees	0	246,386	0	246,386
20.3 Gross guaranty association assessments	0	(1,259)	0	(1,259)
20.4 All other (excluding federal and foreign income and real estate)	0	119,769	0	119,769
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	3,542,833	0	3,542,833
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	1,346,713	3,556,189	67,332	4,970,234
25. Total expenses incurred	17,853,655	55,212,253	588,744	(a)73,654,652
26. Less unpaid expenses - current year	36,122,626	19,900,224	424,174	56,447,024
27. Add unpaid expenses - prior year	36,237,377	18,058,285	358,133	54,653,795
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)	17,968,406	53,370,314	522,703	71,861,423

DETAILS OF WRITE-INS

	1	2	3	4
2401. Electronic data processing service	1,346,713	3,545,856	67,332	4,959,901
2402. Donations	0	10,333	0	10,333
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	1,346,713	3,556,189	67,332	4,970,234

(a) Includes management fees of $.....63,538 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) 1,568,337	1,553,452
1.1	Bonds exempt from U.S. tax	(a) 1,254,611	1,281,325
1.2	Other bonds (unaffiliated)	(a) 8,087,125	8,366,465
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)	3,179,132	3,166,267
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 20,932	20,937
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	47,526	47,526
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	14,157,663	14,435,972
11.	Investment expenses		(g) 588,744
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) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		588,744
17.	Net investment income (Line 10 minus Line 16)		13,847,228

DETAILS OF WRITE-INS

0901.		0	0
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)	0	0
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 $.....143,119 accrual of discount less $.....3,271,472 amortization of premium and less $.....364,982 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 $..........0 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 $..........0 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	651,326	0	651,326	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	402,510	0	402,510	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)	10,927,862	0	10,927,862	3,115,590	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	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	(819,190)	0	(819,190)	(315,991)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	11,162,508	0	11,162,508	2,799,599	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)	0	0	0
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)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,259,028	1,137,937	(121,091)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	9,747	16,755	7,008
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	0	0	0
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	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
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	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	1,268,775	1,154,692	(114,083)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	1,268,775	1,154,692	(114,083)

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.	0	0	0
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices
The financial statements of Old Guard 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 #	2020	2019
NET INCOME					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ 20,665,559	$ 5,248,572
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	$ 20,665,559	$ 5,248,572
SURPLUS					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 258,585,228	$ 235,810,122
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	$ 258,585,228	$ 235,810,122

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) Investments in Subsidiaries, Controlled and Affiliated Entities - Not Applicable
(8) Investments in joint ventures, partnerships and limited liability companies - Not applicable
(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
(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 Corrections of Errors

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

NOTES TO FINANCIAL STATEMENTS

Note 3 – Business Combinations and Goodwill

Not applicable

Note 4 – Discontinued Operations

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 another-than-temporary impairment has not been recognized as of December 31, 2020 are summarized below:

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	$	(15,093)
	2. 12 Months or Longer	$	0
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	$	1,778,445
	2. 12 Months or Longer	$	0

(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 - Not applicable

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

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
Lanot5	0	0	0	0	0	0	0
c. Subject to repurchase agreements	0	0	0	0	0	0	0
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0
g. Placed under option contracts	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
i. FHLB capital stock	0	0	0	0	0	0	0
j. On deposit with states	4,538,677	0	0	0	4,538,677	4,484,333	54,344
k. On deposit with other	0	0	0	0	0	0	0

NOTES TO FINANCIAL STATEMENTS

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
Restricted Asset Category	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account (S/A) Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
regulatory bodies							
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0
n. Other restricted assets	0	0	0	0	0	0	0
o. Total Restricted Assets	$ 4,538,677	$ 0	$ 0	$ 0	$ 4,538,677	$ 4,484,333	$ 54,344

	Current Year			
	8	9	Percentage	
			10	11
Restricted Asset Category	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%
b. Collateral held under security lending arrangements	0	0	0.0%	0.0%
c. Subject to repurchase agreements	0	0	0.0%	0.0%
d. Subject to reverse repurchase agreements	0	0	0.0%	0.0%
e. Subject to dollar repurchase agreements	0	0	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	0	0	0.0%	0.0%
g. Placed under option contracts	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%
i. FHLB capital stock	0	0	0.0%	0.0%
j. On deposit with states	0	4,538,677	0.9%	0.9%
k. On deposit with other regulatory bodies	0	0	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0.0%	0.0%
m. Pledged as collateral not captured in other categories	0	0	0.0%	0.0%
n. Other restricted assets	0	0	0.0%	0.0%
o. Total Restricted Assets	$ 0	$ 4,538,677	0.9%	0.9%

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

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

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

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

M. Working Capital Finance Investments - Not applicable

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

O. 5GI Securities - Not applicable

P. Short Sales - Not applicable

Q. Prepayment Penalty and Acceleration Fees - Not applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

Note 7 – Investment Income

Not applicable

NOTES TO FINANCIAL STATEMENTS

Note 8 – Derivative Instruments

Not applicable

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

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

	2020			2019			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	$ 6,616,459	$ 1,738,396	$ 8,354,855	$ 6,701,742	$ 1,947,314	$ 8,649,056	$ (85,283)	$ (208,918)	$ (294,201)
b. Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	$ 6,616,459	$ 1,738,396	$ 8,354,855	$ 6,701,742	$ 1,947,314	$ 8,649,056	$ (85,283)	$ (208,918)	$ (294,201)
d. Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	$ 6,616,459	$ 1,738,396	$ 8,354,855	$ 6,701,742	$ 1,947,314	$ 8,649,056	$ (85,283)	$ (208,918)	$ (294,201)
f. Deferred tax liabilities	655,740	13,689,706	14,345,446	663,889	13,399,789	14,063,678	(8,149)	289,917	281,768
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	$ 5,960,719	$(11,951,310)	$ (5,990,591)	$ 6,037,853	$(11,452,475)	$ (5,414,622)	$ (77,134)	$ (498,835)	$ (575,969)

2. Admission Calculation Components SSAP No. 101

	2020			2019			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	$ 1,864,177	$ 336,259	$ 2,200,436	$ 0	$ 334,400	$ 334,400	$ 1,864,177	$ 1,859	$ 1,866,036
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)	2,947,082	0	2,947,082	3,827,303	0	3,827,303	(880,221)	0	(880,221)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	2,947,082	0	2,947,082	3,827,303	0	3,827,303	(880,221)	0	(880,221)
2. Adjusted gross deferred tax assets allowed per limitation threshold			38,787,784			35,371,518			3,416,266
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	1,805,200	1,402,137	3,207,337	2,874,439	1,612,914	4,487,353	(1,069,239)	(210,777)	(1,280,016)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c))	$ 6,616,459	$ 1,738,396	$ 8,354,855	$ 6,701,742	$ 1,947,314	$ 8,649,056	$ (85,283)	$ (208,918)	$ (294,201)

3. Other Admissibility Criteria

		2020	2019
a.	Ratio percentage used to determine recovery period and threshold limitation amount	1,193.1%	1,010.9%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold	$ 258,585,228	$ 235,810,122

NOTES TO FINANCIAL STATEMENTS

limitation in 2(b)2 above		

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.

	2020		2019		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	$ 6,616,459	$ 1,738,396	$ 6,701,742	$ 1,947,314	$ (85,283)	$ (208,918)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ 6,616,459	$ 1,738,396	$ 6,701,742	$ 1,947,314	$ (85,283)	$ (208,918)
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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

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 2020	2 2019	3 (Col 1-2) Change
a. Federal	$ 4,208,271	$ (402,734)	$ 4,611,005
b. Foreign	$ 17,398	$ 21,323	$ (3,925)
c. Subtotal	$ 4,225,669	$ (381,411)	$ 4,607,080
d. Federal income tax on net capital gains	$ (2,344,094)	$ 50,111	$ (2,394,205)
e. Utilization of capital loss carry-forwards	$ 0	$ 0	$ 0
f. Other	$ 396,601	$ (272,053)	$ 668,654
g. Federal and Foreign income taxes incurred	$ 2,278,176	$ (603,353)	$ 2,881,529

2. Deferred Tax Assets

	1 2020	2 2019	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	$ 1,394,991	$ 1,432,371	$ (37,380)
2. Unearned premium reserve	3,174,938	3,165,176	9,762
3. Policyholder reserves	0	0	0
4. Investments	3,255	3,235	20
5. Deferred acquisition costs	0	0	0
6. Policyholder dividends accrual	0	0	0
7. Fixed assets	85,186	85,186	0
8. Compensation and benefits accrual	0	0	0
9. Pension accrual	1,021,728	1,004,060	17,668
10. Receivables - nonadmitted	0	0	0
11. Net operating loss carry-forward	0	0	0

NOTES TO FINANCIAL STATEMENTS

	1 2020	2 2019	3 (Col 1-2) Change
12. Tax credit carry-forward	0	126,000	(126,000)
13. Other (items <=5% and >5% of total ordinary tax assets)	936,361	885,714	50,647
Other (items listed individually >5%of total ordinary tax assets)			
Guaranty fund accrual	57,570	55,122	2,448
Salvage and subrogation	843,329	808,259	35,070
Other	35,462	22,333	13,129
99. Subtotal	$ 6,616,459	$ 6,701,742	$ (85,283)
b. Statutory valuation allowance adjustment	0	0	0
c. Nonadmitted	0	0	0
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	$ 6,616,459	$ 6,701,742	$ (85,283)
e. Capital:			
1. Investments	$ 1,557,931	$ 1,792,127	$ (234,196)
2. Net capital loss carry-forward	0	0	0
3. Real estate	0	0	0
4. Other (items <=5% and >5% of total capital tax assets)	180,465	155,187	25,278
Other (items listed individually >5% of total capital tax assets)			
Other	180,465	155,187	25,278
99. Subtotal	$ 1,738,396	$ 1,947,314	$ (208,918)
f. Statutory valuation allowance adjustment	0	0	0
g. Nonadmitted	0	0	0
h. Admitted capital deferred tax assets (2e99-2f-2g)	1,738,396	1,947,314	(208,918)
i. Admitted deferred tax assets (2d+2h)	$ 8,354,855	$ 8,649,056	$ (294,201)

3. Deferred Tax Liabilities

	1 2020	2 2019	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	$ 18,523	$ 21,225	$ (2,702)
2. Fixed assets	0	0	0
3. Deferred and uncollected premium	11,362	16,807	(5,445)
4. Policyholder reserves	0	0	0
5. Other (items <=5% and >5% of total ordinary tax liabilities)	625,855	625,857	(2)
Other (items listed individually >5% of total ordinary tax liabilities)			
Pension accrual	0	0	0
Other	625,855	625,857	(2)
99. Subtotal	$ 655,740	$ 663,889	$ (8,149)
b. Capital:			
1. Investments	$ 1,293,432	$ 1,591,464	$ (298,032)
2. Real estate	0	0	0
3. Other (Items <=5% and >5% of total capital tax liabilities)	12,396,274	11,808,325	587,949
Other (items listed individually >5% of total capital tax liabilities)			
Unrealiized gain/(loss)	12,396,274	11,808,325	587,949
99. Subtotal	$ 13,689,706	$ 13,399,789	$ 289,917
c. Deferred tax liabilities (3a99+3b99)	$ 14,345,446	$ 14,063,678	$ 281,768
4. Net Deferred Tax Assets/Liabilities (2i – 3c)	$ (5,990,591)	$ (5,414,622)	$ (575,969)

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 (%)
Permanent Differences:		
Provision computed at statutory rate	$ 5,310,444	21.0%
Change in nonadmitted assets	0	0%
Proration of tax exempt investment income	145,414	0.6%
Tax exempt income deduction	(316,457)	(1.3)%
Dividends received deduction	(265,199)	(1.0)%
Disallowed travel and entertainment	27,120	0.1%
Other permanent differences	18,279	0.1%
Temporary Differences:		
Total ordinary DTAs	35,456	0.1%
Total ordinary DTLs	8,146	0%
Total capital DTAs	(303,089)	(1.2)%
Total capital DTLs	(181,093)	(0.7)%
Other:		
Statutory valuation allowance adjustment	0	0%
Accrual adjustment – prior year	396,601	1.6%
Other	0	0%
Totals	$ 4,875,622	19.3%
Federal and foreign income taxes incurred	2,278,176	9.0%
Realized capital gains (losses) tax	2,344,094	9.3%

NOTES TO FINANCIAL STATEMENTS

	Amount	Effective Tax Rate (%)
Change in net deferred income taxes	440,580	1.7%
Total statutory income taxes	$ 5,062,850	20.0%

E. Operating Loss Carry Forwards 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	$0	December 31, 2017	N/A
R&D Credit Carryforward	$0	December 31, 2019	N/A
Foreign Tax Credit Carryforward	$0	December 31, 2019	N/A

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
2020/12/31	$4,208,271
2019/12/31	$0
2018/12/31	$2,210,558

3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code:
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:
Ohio Farmers Insurance Company (parent company)
Westfield Insurance Company
Westfield National Insurance Company
American Select Insurance Company
Westfield Champion Insurance Company
Westfield Premier Insurance Company
Westfield Superior Insurance Company
Westfield Touchstone Insurance Company
Westfield Management Company
Westfield Services, Inc.
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

H. Repatriation Transition Tax (RTT) - RTT owed under the TCJA

1a Has the entity fully remitted the RTT? YES
1b If yes, list the amount of the RTT paid. 0
If no, list the future installments to satisfy the RTT:

1	Installment 1	$0
2	Installment 2	0
3	Installment 3	0
4	Installment 4	0
5	Installment 5	0
6	Installment 6	0
7	Installment 7	0
8	Installment 8	0
9	Total	$0

I. Alternative Minimum Tax Credit
Was the AMT Credit recognized as a current year recoverable or Deferred Tax Asset (DTA)? DTA
Gross AMT Credit Recognized as:

1a	Current year recoverable	$0
1b	Deferred tax asset (DTA)	0
2	Beginning Balance of AMT Credit Carryforward	0
3	Amounts Recovered	0
4	Adjustments	0
5	Ending Balance of AMT Credit Carryforward (5=2-3-4)	0
6	Reduction for Sequestration	0
7	Nonadmltted by Reporting Entity	0
8	Reporting Entity Ending Balance (8=5-6-7)	$0

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.

NOTES TO FINANCIAL STATEMENTS

B. Transactions - Not applicable

C. Dollar Amounts of Transactions - Not applicable

D. Affiliated balances due from the Company at 12/31/2020 and 12/31/2019 respectively were:

	12/31/2020	12/31/2019
Ohio Farmers Insurance Company	$ 813,880	$ 1,868,900
Affiliated Payable	$ 813,880	$ 1,868,900

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

E. Material Management or Service Contracts and Cost-Sharing Arrangements - Not applicable

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

G. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned - Not applicable

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

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 - Not applicable

N. Investment in Insurance SCAs - Not applicable

O. SCA or SSAP 48 Entity Loss Tracking - Not applicable

Note 11 – Debt

A. Debt, Including Capital Notes - Not applicable

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

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, 2020, 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, 2020 and 2019:

(1) Change in Benefit Obligation

	Overfunded		Underfunded	
	2020	2019	2020	2019
a. Pension Benefits				
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 650,426,569	$ 550,829,943
2. Service cost	0	0	20,621,561	16,393,695
3. Interest cost	0	0	23,483,367	24,802,189
4. Contribution by plan participants	0	0	0	0
5. Actuarial gain (loss)	0	0	89,254,156	90,693,904
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	21,597,811	32,293,162
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	$ 762,187,842	$ 650,426,569
	Overfunded		Underfunded	
b. Postretirement Benefits	2020	2019	2020	2019
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 46,160,110	$ 42,931,457
2. Service cost	0	0	806,017	739,741
3. Interest cost	0	0	1,535,215	1,815,143
4. Contribution by plan participants	0	0	2,180,420	2,234,077
5. Actuarial gain (loss)	0	0	(2,928,817)	2,708,152
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	3,520,903	4,268,460
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures,	0	0	0	0

NOTES TO FINANCIAL STATEMENTS

	Overfunded		Underfunded	
	2020	2019	2020	2019
curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	$ 0	$ 0	$ 44,232,042	$ 46,160,110

	Overfunded		Underfunded	
c. Special or Contractual Benefits per SSAP No. 11	2020	2019	2020	2019
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. Contribution 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	
	2020	2019	2020	2019	2020	2019
a. Fair value of plan assets at beginning of year	$ 473,586,497	$ 399,795,068	$ 29,035,189	$ 25,943,537	$ 0	$ 0
b. Actual return on plan assets	75,920,656	79,965,327	4,192,156	5,844,066	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	127,530,372	26,119,264	(20,972)	83,747	0	0
e. Plan participants' contributions	0	0	2,180,420	2,234,077	0	0
f. Benefits paid	21,597,811	32,293,162	4,000,826	5,070,238	0	0
g. Business combinations, divestitures and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$ 655,439,714	$ 473,586,497	$ 31,385,967	$ 29,035,189	$ 0	$ 0

(3) Funded Status

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
a. Components				
1. Prepaid benefit costs	$ 184,353,740	$ 69,867,482	$ 0	$ 0
2. Overfunded plans assets	$ (181,539,064)	$ (69,867,482)	$ 0	$ 0
3. Accrued benefit costs	$ 65,982,167	$ 64,715,163	$ 4,633,055	$ 3,427,364
4. Liability for pension benefits	$ 43,580,637	$ 112,124,909	$ 8,213,020	$ 13,697,557
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	$ 2,814,676	$ 0	$ 0	$ 0
2. Liabilities recognized	$ 109,562,804	$ 176,840,072	$ 12,846,075	$ 17,124,921
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	
	2020	2019	2020	2019	2020	2019
a. Service cost	$ 20,621,561	$ 16,393,695	$ 806,017	$ 739,741	$ 0	$ 0
b. Interest cost	23,483,367	24,802,189	1,535,215	1,815,143	0	0
c. Expected return on plan assets	(42,228,256)	(32,616,645)	(2,320,544)	(2,060,960)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	11,822,436	9,095,933	296,534	480,456	0	0
f. Prior service cost or credit	612,010	1,074,415	387,574	387,574	0	0
g. Gain or loss recognized due to a settlement curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$ 14,311,118	$ 18,749,587	$ 704,796	$ 1,361,954	$ 0	$ 0

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

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
a. Items not yet recognized as a component of net periodic cost – prior year	$ (181,992,391)	$ (148,817,517)	$ (13,697,557)	$ (15,605,660)

NOTES TO FINANCIAL STATEMENTS

		Pension Benefits		Postretirement Benefits	
		2020	2019	2020	2019
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	612,010	1,074,415	387,574	387,574
e.	Net gain and loss arising during the period	(55,561,756)	(43,345,222)	4,800,429	1,040,073
f.	Net gain and loss recognized	11,822,436	9,095,933	296,534	480,456
g.	Items not yet recognized as a component of net periodic cost – current period	$ (225,119,701)	$ (181,992,391)	$ (8,213,020)	$ (13,697,557)

(6) Amounts in Unassigned Funds (Surplus) That Have Not Yet Been Recognized as Components of Net Periodic Benefit Cost

		Pension Benefits		Postretirement Benefits	
		2020	2019	2020	2019
a.	Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0
b.	Net prior service cost or credit	$ 2,127,200	$ 2,739,210	$ 3,468,872	$ 3,856,446
c.	Net recognized gains and losses	$ 222,992,501	$ 179,253,181	$ 4,744,148	$ 9,841,111

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

		2020	2019
a.	Weighted-average discount rate	3.5%	4.4%
b.	Expected long-term rate of return on plan assets	8.0%	8.0%
c.	Rate of compensation increase	3.0%	3.0%
d.	Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.0%	0.0%
Weighted-average assumptions used to determine projected benefit obligations as of December 31			
e.	Weighted-average discount rate	2.9%	3.5%
f.	Rate of compensation increase	3.0%	3.0%
g.	Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.0%	0.0%

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.

The Company considered the impact of the COVID-19 pandemic in its plan assumptions and determined no adjustments were necessary. The Company will continue to monitor the situation and impact as the pandemic continues to evolve.

(8) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was $555,972,492 for 2020 and $484,205,718 for 2019. The amount of the accumulated benefit obligation for the Nonqualified Plan was $101,073,015 for 2020 and $90,713,529 for 2019.

(9) For measurement purposes, a 6.75% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2020 (7.00% for 2019). The rate is assumed to decrease gradually to 5.00% for 2027 and remain at that level thereafter.

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.

(10) 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.	2021	$ 24,755,555
b.	2022	$ 25,629,126
c.	2023	$ 26,612,291
d.	2024	$ 27,603,208
e.	2025	$ 28,859,243
f.	2026 through 2030	$ 168,169,558

(11) The Company may have regulatory pension plan contribution requirements for 2021; and the Company currently intends to make voluntary contributions of approximately $24,400,000 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.

NOTES TO FINANCIAL STATEMENTS

(12) Amounts and Types of Securities of the Reporting Entity and Related Parties Included in Plan Assets - Not applicable

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

(14) Substantive Commitment Used to Account for Benefit Obligation - Not applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recognized - Not applicable

(16) Significant Change in the Benefit Obligation or Plan Assets - Not applicable

(17) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans - The Company fully transitioned the surplus impact attributed to the adoption of SSAP No. 92 and SSAP No. 102 as of December 31, 2016.

(18) Full Transition Surplus Impact of SSAP 102 - The Company fully transitioned the surplus impact attributed to the adoption of SSAP No. 92 and SSAP No. 102 as of December 31, 2016.

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:

	2020	2019	Target Allocation
a. Cash	1%	1%	0%
b. Debt securities	39%	38%	35% - 45%
c. Equity securities	54%	55%	45% - 55%
d. Real estate	0%	0%	0%
e. Limited partnerships	6%	6%	5% - 15%
f. Total	100%	100%	

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, properly diversified number of common and/or preferred stocks of publicly owned corporations, and alternative investment holdings of limited partnership interests in direct private debt or direct private equity investments. The investment fund will be divided between these three 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 part of the Risk Fund and shall be considered normal when it is 50% of the investment fund and is generally maintained in a range of 45.0% to 55.0% of the fund. The limited partnerships comprise part of the Risk Fund and shall be considered normal when it is 10% of the investment fund and is generally maintained in a range of 5% to 15% 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.

C. Fair Value of Plan Assets

(1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Investments held for pension benefit obligations:				
U.S. Government and agency obligations	$ 73,797,708	$ 21,117,344	$ 0	$ 94,915,052
Corporate bonds	0	108,198,035	0	108,198,035
Other Government obligations	0	4,394,700	0	4,394,700
Mortgage-backed securities	0	47,946,453	0	47,946,453
Common stocks	288,468,997	0	0	288,468,997
Mutual funds	64,980,126	0	0	64,980,126
Money market funds	0	2,512,301	0	2,512,301
OFIC Group Health Benefit Plan 401(h):				
Mutual funds	25,476,180	0	0	25,476,180
Money market funds	0	895,484	0	895,484
OFIC Group Health Benefit Plan Retiree Life:				
Mutual funds	5,123,305	0	0	5,123,305
Money market funds	0	49,046	0	49,046
Total Plan Assets	$ 457,846,316	$ 185,113,363	$ 0	$ 642,959,679

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

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

There were no transfers into or out of Level 1, 2 or 3 during 2020.

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 $506,450 and $493,068 for 2020 and 2019, respectively.

At December 31, 2020, the total fair market value of the defined contribution plan assets was $417,591,609, 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

NOTES TO FINANCIAL STATEMENTS

		2020		2019
Medical	$	1,106,619	$	1,698,375
Prescription		1,858,038		1,972,927
Dental premiums		230,512		295,240
Life insurance premiums		426,177		404,281
Transfer of OFIC active basic life/ADD premiums		179,923		501,778
Administrative fees		199,557		197,637
Gross benefits paid	$	4,000,826	$	5,070,238

Future gross benefit payments are expected to remain at approximately the same level in 2021.

Subsidy received during calendar year (for plan years 2018 and 2017, respectively)	$	273,790	$	291,329
Expected subsidy receivable (for plan years 2020/2019 and 2019/2018, respectively)	$	600,000	$	573,790

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

A.-I. The Company is 100% owned and operated by its parent, Ohio Farmers Insurance Company. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code.

J. The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: $58,944,386.

K. Surplus Notes - Not applicable

L.-M. Quasi-Reorganizations - Not applicable

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments - Not applicable

B. Assessments

(1) Nature of Any Assets That Could Have a Material Financial Effect
At this time, the Company is unaware of any new insolvencies and no insolvencies were brought to the Company's attention in 2020 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued $285,143 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) Assessments

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	$	6,777
b.	Decreases current period:		
			1,593
c.	Increases current period:		
			456
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current period	$	5,640

(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, 2020 and 2019, the Company had admitted assets of $54,308,435 and $53,220,170, 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

The Company does not have any material lease obligations.

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

NOTES TO FINANCIAL STATEMENTS

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 Uninsured Portion of Partially Insured Plans

Not applicable

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

Not applicable

Note 20 – Fair Value Measurements

A. Fair Value Measurements

For assets that are measured and reported at fair value or net asset value (NAV) 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 Reporting Date

Description for Each Type of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
Assets at Fair Value					
CS - Industrial and Miscellaneous - Unaffiliated	$ 111,793,970	$ 0	$ 0	$ 0	$ 111,793,970
CE - Money Market Mutual Funds	$ 0	$ 0	$ 0	$ 1,542,050	$ 1,542,050
Total	$ 111,793,970	$ 0	$ 0	$ 1,542,050	$ 113,336,020
Liabilities at Fair Value					
	$ 0	$ 0	$ 0	$ 0	$ 0
Total	$ 0	$ 0	$ 0	$ 0	$ 0

(2) At December 31, 2020, 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, 2020.

(4) As of December 31, 2020, 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, 2020, 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. Fair Value Level

The method(s) and significant assumptions used to estimate the fair value of financial instruments are as follows:

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

Cash equivalents - Cash equivalents include money market mutual funds, which are reported at net asset value (NAV) as a practical expedient. Such money market mutual funds are separately identified in a NAV column. NAV is defined as the amount of net assets attributable to each share outstanding at the close of the period.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 388,110,941	$ 349,280,841	$ 48,634,871	$ 339,461,571	$ 14,499	$ 0	$ 0
Common stocks	$ 111,793,970	$ 111,793,970	$ 111,793,970	$ 0	$ 0	$ 0	$ 0
Cash equivalents	$ 4,041,846	$ 4,041,846	$ 2,499,796	$ 0	$ 0	$ 1,542,050	$ 0

NOTES TO FINANCIAL STATEMENTS

D. Not Practicable to Estimate Fair Value - Not applicable

E. NAV Practical Expedient Investments

At December 31, 2020, the investments held by the Company which are being reported at net asset value (NAV) consist entirely of money market mutual funds. There are no significant restrictions that apply in the liquidation of any of these investments. They are also not likely to be sold below NAV.

Note 21 – Other Items

A. Unusual or Infrequent Items - Not applicable

B. Troubled Debt Restructuring Debtors - Not applicable

C. Other Disclosures - Not applicable

D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2020.

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

F. Subprime Mortgage-Related Risk Exposure

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

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

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

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

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

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

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

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

H. The Amount that Could be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or has Otherwise Obtained Rights to Control the Policy - Not applicable

Note 22 – Events Subsequent

Subsequent events have been considered through February 15, 2021 for the statutory statements issued as of December 31, 2020. 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 no unsecured aggregate recoverables for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus.

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	$ 79,775,488	$ 11,865,770	$ 2,787,923	$ 375,054	$ 76,987,565	$ 11,490,716
b.	All Other	0	0	107,200	26,159	(107,200)	(26,159)
c.	Total	$ 79,775,488	$ 11,865,770	$ 2,895,123	$ 401,213	$ 76,880,365	$ 11,464,557

d.	Direct Unearned Premium Reserves	$ 2,895,123

NOTES TO FINANCIAL STATEMENTS

(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	$ 0	$ 0	$ 0	$ 0
b. Sliding scale adjustments	0	0	0	0
c. Other profit commission arrangements	0	0	0	0
d. Total	$ 0	$ 0	$ 0	$ 0

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

K. Reinsurance Credits - 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, 2019 were $157.3 million. In calendar year 2020, $49.5 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 $102.8 million. Therefore, there has been a $5.0 million favorable prior-year development from December 31, 2019 to December 31, 2020. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: workers' compensation, auto physical damage, other liability, commercial auto liability and reinsurance (nonproportional assumed property). 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. 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%
Westfield Champion Insurance Company	16447	0.0%
Westfield Premier Insurance Company	16450	0.0%
Westfield Superior Insurance Company	16449	0.0%
Westfield Touchstone Insurance Company	16448	0.0%

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 from the Company at 12/31/2020 and 12/31/2019 respectively were:

	12/31/2020	12/31/2019
Ohio Farmers Insurance Company*	$ 813,880	$ 1,868,900
Affiliated Payable	$ 813,880	$ 1,868,900

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

NOTES TO FINANCIAL STATEMENTS

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, 2020 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$ 193,779	$ 193,779

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, 2020

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.

Note 33 – Asbestos/Environmental Reserves

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

In 2018, the Company elected to move $270,000 from environmental IBNR reserves to asbestos IBNR reserves. The Company still believes that the total reserves held for asbestos and environmental claims make a reasonable provision for unpaid claims.

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

(1) Direct

	2016	2017	2018	2019	2020
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	$ 2,834,062	$ 2,573,656	$ 2,242,242	$ 2,305,139	$ 2,127,136
b. Incurred losses and loss adjustment expense	0	0	270,000	0	0
c. Calendar year payments for losses and loss adjustment expenses	260,406	331,414	207,103	178,003	197,264
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	$ 2,573,656	$ 2,242,242	$ 2,305,139	$ 2,127,136	$ 1,929,872

(2) Assumed Reinsurance

	2016	2017	2018	2019	2020
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

	2016	2017	2018	2019	2020
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	$ 2,834,061	$ 2,573,656	$ 2,242,242	$ 2,305,139	$ 2,127,136
b. Incurred losses and loss adjustment expense	0	0	270,000	0	0
c. Calendar year payments for losses	260,405	331,414	207,103	178,003	197,264

NOTES TO FINANCIAL STATEMENTS

		2016	2017	2018	2019	2020
	and loss adjustment expenses					
d.	Ending reserves (including Case, Bulk + IBNR Loss & LAE)	$ 2,573,656	$ 2,242,242	$ 2,305,139	$ 2,127,136	$ 1,929,872

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

(1)	Direct basis	$ 1,445,957
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 1,445,957

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

(1)	Direct basis	$ 413,461
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 413,461

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?

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

(1) Direct

		2016	2017	2018	2019	2020
a.	Beginning reserves	$ 974,787	$ 952,427	$ 945,911	$ 659,299	$ 655,229
b.	Incurred losses and loss adjustment expense	0	0	(270,000)	0	0
c.	Calendar year payments for losses and loss adjustment expenses	22,360	6,516	16,612	4,070	2,314
d.	Ending reserves	$ 952,427	$ 945,911	$ 659,299	$ 655,229	$ 652,915

(2) Assumed Reinsurance

		2016	2017	2018	2019	2020
a.	Beginning reserves	$ 0	$ 0	$ 0	$ 0	$ 0
b.	Incurred losses and loss adjustment expense	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses	0	0	0	0	0
d.	Ending reserves	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance

		2016	2017	2018	2019	2020
a.	Beginning reserves	$ 974,787	$ 952,427	$ 945,911	$ 659,299	$ 655,229
b.	Incurred losses and loss adjustment expense	0	0	(270,000)	0	0
d.	Calendar year payments for losses and loss adjustment expenses	22,360	6,516	16,612	4,070	2,314
d.	Ending reserves	$ 952,427	$ 945,911	$ 659,299	$ 655,229	$ 652,915

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

(1)	Direct basis	$ 508,603
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 508,603

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

(1)	Direct basis	$ 401,079
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 401,079

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? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2.

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

1.3 State regulating? Ohio

1.4 Is the reporting entity publicly traded or a member of publicly traded group? Yes [ ] No [X]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2017

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. 12/31/2017

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). 05/29/2019

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 [X] No [ ] N/A [ ]

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]
If the answer is YES, complete and file the merger history data file with the NAIC.

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 Name of Entity	2 NAIC Company Code	3 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 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [X] No [ ]

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

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

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

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

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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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:

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

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

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $ 0

12.2 If yes, provide explanation

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

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

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

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

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

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

14.2 Has the code of ethics for senior managers been amended? Yes [X] No [ ]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).
Minor changes to the Business Conduct and Ethics Guide approved 09/09/2020.

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

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

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

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

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
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 [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

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

FINANCIAL

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

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

20.11 To directors or other officers $ 0

20.12 To stockholders not officers $ 0

20.13 Trustees, supreme or grand (Fraternal only) $ 0

20.2 Total amount of loans outstanding at 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 [X]

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

21.21 Rented from others $ 0

21.22 Borrowed from others $ 0

21.23 Leased from others $ 0

21.24 Other $ 0

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

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 securities 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, 2020.

24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. $ 0

24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. $ 0

24.06 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]

24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.08 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]

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

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

24.093 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 $ 4,538,677

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? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity? Yes [ ] No [ ]

26.4 If the response to 26.3 is yes, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]

26.42 Permitted accounting practice Yes [ ] No [ ]

26.43 Other accounting guidance Yes [ ] No [ ]

26.5 By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

BNY Mellon	One Wall Street, New York, NY 10286

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

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

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

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

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

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

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

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

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

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

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

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 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 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		$ 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	$ 351,780,637	$ 390,610,737	$ 38,830,100
30.2	Preferred Stocks	$ 0	$ 0	$ 0
30.3	Totals	$ 351,780,637	$ 390,610,737	$ 38,830,100

30.4 Describe the sources or methods utilized in determining the fair values:

Interactive Data Corp (IDC), Bloomberg Financial Services

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

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

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

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

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

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 5GI securities? Yes [ ] No [X]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
   a. The security was purchased prior to January 1, 2018.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
   d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

   Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
   a. The shares were purchased prior to January 1, 2019.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
   d. The fund only or predominantly holds bonds in its portfolio.
   e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
   f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

   Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [ ] No [X]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E, Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
   a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
   b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
   c. If the investment is with a related party or affiliate then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
   d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a-36.c are reported as long-term investments.

   Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [ ] N/A [X]

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 962,959

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC.	$ 529,086

38.1 Amount of payments for legal expenses, if any? $ 474,313

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

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	$ 403,030

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 20,166

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

1 Name	2 Amount Paid
AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION	$ 5,437

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	$ 0
2.2	Premium Denominator	$ 160,798,427	$ 164,157,068
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 235,005,933	$ 236,818,142
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%

3.1	Did the reporting entity issue participating policies during the calendar year?	Yes [ ] No [X]
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:	
	3.21 Participating policies	$ 0
	3.22 Non-participating policies	$ 0
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 three agreements: the Multiple Line Excess of Loss with three layers ($4.5M x $3M), ($7.5M x $7.5M) and ($10M x $15M); the Casualty Clash and Contingency Excess with two layers ($15M x $25M); ($30M x $40M); and the Top Layer Casualty Clash and Contingency Excess ($30M x $70M). These three contracts total $97M 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 $298M. This is a 50%/50% blend of RMS RiskLink v18.1 and AIR Touchstone v7.3 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. The reinsurance broker, Aon, models the insured exposures on the Company's behalf.

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. 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 [ ]

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 unreinsured catastrophic loss:

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

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

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

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

8.2 If yes, give full information

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

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [ ] No [X]

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

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

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

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 36 of *SSAP No. 62R, Property and Casualty Reinsurance*, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

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

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

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

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

(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

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

11.1 Has 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 $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 0

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? $ 0

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

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

12.41 From 0.0%

12.42 To 0.0%

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? Yes [ ] No [X]

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

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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. 5

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 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11	Home	$ 0	$ 0	$ 0	$ 0	$ 0
16.12	Products	$ 0	$ 0	$ 0	$ 0	$ 0
16.13	Automobile	$ 0	$ 0	$ 0	$ 0	$ 0
16.14	Other*	$ 0	$ 0	$ 0	$ 0	$ 0

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 exempt from the statutory provision for unauthorized reinsurance $ 0

17.12 Unfunded portion of Interrogatory 17.11 $ 0

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $ 0

17.14 Case reserves portion of Interrogatory 17.11 $ 0

17.15 Incurred but not reported portion of Interrogatory 17.11 $ 0

17.16 Unearned premium portion of Interrogatory 17.11 $ 0

17.17 Contingent commission portion of Interrogatory 17.11 $ 0

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

19. Is the reporting entity licensed or charted, registered, qualified, eligible, or writing business in at least 2 states? Yes [X] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

FIVE-YEAR HISTORICAL DATA

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

	1 2020	2 2019	3 2018	4 2017	5 2016
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
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)	53,051,364	53,157,900	56,415,198	60,508,479	59,506,458
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	33,082,166	33,424,989	34,262,712	33,897,572	32,656,658
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	66,518,084	64,193,574	64,001,009	62,818,140	60,952,168
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,506,101	6,478,475	5,983,644	5,486,527	5,221,599
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	6,154,580	5,252,957	4,392,761	4,441,021	4,521,317
6. Total (Line 35)	165,312,295	162,507,895	165,055,324	167,151,739	162,858,200
Net Premiums Written (Page 8, Part 1B, Col. 6)					
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)	51,575,426	53,139,611	56,415,198	60,508,479	59,506,458
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	32,693,509	33,420,543	34,262,712	33,897,572	32,656,658
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	64,101,981	64,036,831	64,001,009	62,818,140	60,952,168
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,505,373	6,478,475	5,983,644	5,486,527	5,221,599
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	6,154,580	5,252,957	4,392,761	4,441,021	4,521,317
12. Total (Line 35)	161,030,869	162,328,417	165,055,324	167,151,739	162,858,200
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	511,830	(9,422,606)	(12,875,370)	(15,269,802)	2,375,425
14. Net investment gain (loss) (Line 11)	22,665,642	14,321,826	21,509,197	16,020,376	13,699,673
15. Total other income (Line 15)	(233,737)	(254,001)	(288,204)	(172,658)	(148,943)
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	2,278,176	(603,353)	(801,711)	(1,159,591)	4,530,810
18. Net income (Line 20)	20,665,559	5,248,572	9,147,334	1,737,507	11,395,345
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	523,694,745	499,052,550	472,830,156	481,205,855	453,464,749
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	8,853,899	7,651,830	8,234,916	8,478,292	8,003,241
20.2 Deferred and not yet due (Line 15.2)	45,454,536	45,568,340	47,390,218	49,686,671	50,323,575
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	265,109,517	263,242,428	261,433,389	262,653,188	247,294,051
22. Losses (Page 3, Line 1)	119,107,819	121,037,720	122,670,854	123,669,807	110,978,103
23. Loss adjustment expenses (Page 3, Line 3)	36,122,626	36,237,377	36,294,556	34,693,689	35,311,262
24. Unearned premiums (Page 3, Line 9)	79,775,488	79,543,045	81,371,697	81,844,033	79,843,869
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	258,585,228	235,810,122	211,396,767	218,552,667	206,170,698
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	14,448,316	4,611,444	7,019,458	15,698,437	23,228,337
Risk-Based Capital Analysis					
28. Total adjusted capital	258,585,228	235,810,122	211,396,767	218,552,667	206,170,698
29. Authorized control level risk-based capital	21,672,560	23,326,964	22,407,163	23,165,346	21,708,058
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	75.1	70.3	74.3	65.7	65.8
31. Stocks (Lines 2.1 & 2.2)	24.0	27.7	23.9	32.1	33.4
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)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	0.9	1.3	0.8	1.4	0.1
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)	0.0	0.7	1.0	0.8	0.7
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	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (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)	0	0	0	0	0
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	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	2,211,650	20,028,204	(15,800,723)	14,707,861	8,646,682
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	22,775,106	24,413,355	(7,155,900)	12,381,969	20,602,042
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
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)	31,340,369	40,105,937	41,432,756	38,821,637	32,518,347
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	14,304,494	17,213,718	17,819,062	16,274,746	15,789,535
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	41,172,628	36,829,018	31,727,400	32,203,276	25,695,999
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	399,129	533,103	655,234	(60,890)	345,119
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,457,503	4,745,353	5,763,037	1,002,730	883,987
59. Total (Line 35)	89,674,123	99,427,129	97,397,489	88,241,499	75,232,987
Net Losses Paid (Page 9, Part 2, Col. 4)					
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)	31,127,396	39,828,603	41,279,777	38,431,343	32,166,049
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	14,292,222	17,217,160	17,823,544	16,282,091	15,814,211
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	40,874,336	36,833,709	31,731,469	32,208,366	25,704,341
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	399,129	533,103	655,234	(60,890)	345,119
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,457,503	4,745,757	5,763,037	1,002,730	883,987
65. Total (Line 35)	89,150,586	99,158,332	97,253,061	87,863,640	74,913,707
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	54.2	59.4	58.1	60.9	51.0
68. Loss expenses incurred (Line 3)	11.1	11.4	13.0	12.6	11.3
69. Other underwriting expenses incurred (Line 4)	34.3	34.9	36.6	35.8	36.2
70. Net underwriting gain (loss) (Line 8)	0.3	(5.7)	(7.8)	(9.2)	1.5
Other Percentages					
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)	34.4	35.5	36.9	35.5	35.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	65.3	70.8	71.1	73.5	62.3
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)	62.3	68.8	78.1	76.5	79.0
One Year Loss Development ($000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(6,826)	(3,715)	(3,907)	509	(5,525)
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)	(2.9)	(1.8)	(1.8)	0.2	(3.0)
Two Year Loss Development ($000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(8,373)	(7,749)	(1,256)	(4,034)	(7,860)
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)	(4.0)	(3.5)	(0.6)	(2.2)	(4.4)

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 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
1. Prior	XXX	XXX	XXX	1,083	273	342	4	166	0	33	1,313	XXX
2. 2011	142,994	7,323	135,671	102,416	10,273	6,586	389	9,335	3	4,159	107,672	XXX
3. 2012	150,395	7,895	142,500	82,223	4,663	5,499	267	9,517	4	3,211	92,305	XXX
4. 2013	155,730	8,334	147,396	77,999	4,402	5,856	536	9,975	5	3,189	88,888	XXX
5. 2014	161,160	8,791	152,369	86,000	4,429	6,010	274	11,287	3	3,683	98,591	XXX
6. 2015	166,214	9,002	157,212	81,799	4,238	5,496	397	12,685	9	3,222	95,337	XXX
7. 2016	169,823	9,024	160,799	82,687	4,181	5,141	360	12,216	3	3,451	95,500	XXX
8. 2017	174,490	9,338	165,152	87,706	1,750	4,191	85	13,991	1	3,805	104,051	XXX
9. 2018	175,166	9,638	165,528	83,090	1,872	2,932	51	12,711	1	4,466	96,810	XXX
10. 2019	173,548	9,391	164,157	71,715	1,161	1,288	30	11,541	2	3,933	83,351	XXX
11. 2020	170,093	9,294	160,798	50,780	2,112	379	21	8,565	3	2,034	57,587	XXX
12. Totals	XXX	XXX	XXX	807,498	39,354	43,720	2,414	111,991	34	35,186	921,407	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
1. Prior	5,913	2,226	2,487	52	0	0	1,619	1	757	0	0	8,496	XXX
2. 2011	1,302	542	493	56	0	0	315	4	196	0	0	1,705	XXX
3. 2012	558	41	716	71	0	0	352	5	110	0	0	1,619	XXX
4. 2013	885	367	1,039	87	0	0	468	6	135	0	0	2,067	XXX
5. 2014	1,920	77	1,261	100	0	0	793	6	236	0	0	4,026	XXX
6. 2015	1,903	235	1,837	134	0	0	1,122	8	332	0	0	4,817	XXX
7. 2016	3,391	104	2,974	319	0	0	1,464	22	672	0	0	8,055	XXX
8. 2017	5,782	103	4,614	467	0	0	2,732	47	1,047	0	0	13,558	XXX
9. 2018	10,835	1,279	8,388	588	0	0	4,635	59	1,991	0	0	23,923	XXX
10. 2019	13,872	912	14,534	1,032	0	0	5,868	69	2,267	0	0	34,528	XXX
11. 2020	17,300	1,540	28,672	1,235	4	0	6,404	86	2,916	0	0	52,436	XXX
12. Totals	63,661	7,428	67,015	4,140	4	0	25,773	314	10,659	0	0	155,230	XXX

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,122	2,374
2. 2011	120,644	11,268	109,377	84.4	153.9	80.6	0	0	9.00	1,197	507
3. 2012	98,976	5,051	93,925	65.8	64.0	65.9	0	0	9.00	1,162	457
4. 2013	96,357	5,402	90,955	61.9	64.8	61.7	0	0	9.00	1,470	597
5. 2014	107,508	4,890	102,617	66.7	55.6	67.3	0	0	9.00	3,004	1,023
6. 2015	105,175	5,021	100,154	63.3	55.8	63.7	0	0	9.00	3,371	1,446
7. 2016	108,545	4,990	103,555	63.9	55.3	64.4	0	0	9.00	5,941	2,114
8. 2017	120,062	2,453	117,609	68.8	26.3	71.2	0	0	9.00	9,826	3,732
9. 2018	124,583	3,850	120,734	71.1	39.9	72.9	0	0	9.00	17,356	6,567
10. 2019	121,086	3,206	117,879	69.8	34.1	71.8	0	0	9.00	26,462	8,066
11. 2020	115,020	4,997	110,023	67.6	53.8	68.4	0	0	9.00	43,197	9,239
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	119,108	36,123

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) 1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	72,998	67,522	64,828	63,976	62,911	62,205	62,365	61,813	61,817	61,436	(380)	(376)
2. 2011	108,195	105,300	103,014	101,494	100,514	100,132	100,183	99,944	99,776	99,848	73	(95)
3. 2012	XXX	91,570	87,836	86,567	85,641	85,039	85,025	84,744	84,416	84,302	(114)	(442)
4. 2013	XXX	XXX	86,746	82,580	82,574	81,872	82,049	81,390	81,011	80,849	(162)	(541)
5. 2014	XXX	XXX	XXX	93,424	91,336	90,933	91,781	91,362	90,995	91,097	102	(265)
6. 2015	XXX	XXX	XXX	XXX	89,968	87,238	87,507	87,969	87,749	87,146	(603)	(823)
7. 2016	XXX	XXX	XXX	XXX	XXX	93,888	92,906	92,830	91,789	90,670	(1,119)	(2,160)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	107,700	105,558	104,215	102,572	(1,644)	(2,986)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,717	106,843	106,032	(811)	(685)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,241	104,073	(2,168)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,545	XXX	XXX
										12. Totals	(6,826)	(8,373)

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) 1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	19,312	31,744	39,675	44,620	47,252	49,473	50,859	52,550	53,697	XXX	XXX
2. 2011	53,180	76,692	84,985	91,543	94,207	96,225	97,174	97,842	98,101	98,340	XXX	XXX
3. 2012	XXX	43,427	60,370	69,679	76,229	79,095	80,911	82,229	82,638	82,792	XXX	XXX
4. 2013	XXX	XXX	39,214	56,237	64,456	71,100	75,283	77,625	78,553	78,917	XXX	XXX
5. 2014	XXX	XXX	XXX	46,127	62,766	72,111	81,082	84,970	86,728	87,307	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	41,029	57,990	68,466	76,742	81,325	82,661	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	40,574	60,468	72,745	79,937	83,287	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	45,890	71,886	84,096	90,061	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,315	73,608	84,100	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,678	71,812	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,025	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior	32,411	22,244	16,066	12,641	10,578	8,564	7,778	6,558	5,379	4,053
2. 2011	25,983	10,561	7,134	4,277	2,599	2,138	1,762	1,188	883	748
3. 2012	XXX	24,290	11,222	7,364	4,490	2,896	2,481	1,697	1,174	993
4. 2013	XXX	XXX	23,945	11,561	8,208	4,931	3,635	2,377	1,621	1,414
5. 2014	XXX	XXX	XXX	23,162	12,081	7,877	6,093	3,980	2,378	1,947
6. 2015	XXX	XXX	XXX	XXX	25,187	13,938	10,079	5,750	3,854	2,817
7. 2016	XXX	XXX	XXX	XXX	XXX	28,471	16,277	10,711	6,277	4,096
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	38,641	19,780	11,457	6,832
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,383	19,121	12,376
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,913	19,301
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,755

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	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)
1.	Alabama AL	L	0	0	0	0	0	0	0	0
2.	Alaska AK	N	0	0	0	0	0	0	0	0
3.	Arizona AZ	L	0	0	0	0	0	0	0	0
4.	Arkansas AR	L	0	0	0	0	0	0	0	0
5.	California CA	N	0	0	0	0	0	0	0	0
6.	Colorado CO	L	0	0	0	0	0	0	0	0
7.	Connecticut CT	N	0	0	0	0	0	0	0	0
8.	Delaware DE	L	0	0	0	159,186	(543)	1,809,463	0	0
9.	District of Columbia DC	N	0	0	0	0	0	0	0	0
10.	Florida FL	L	0	0	0	0	0	0	0	0
11.	Georgia GA	L	0	0	0	0	0	0	0	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	3,115,024	1,389,451	0	318,458	868,046	581,307	13,177	0
15.	Indiana IN	L	231,464	50,453	0	0	35,384	35,384	1,548	0
16.	Iowa IA	L	0	0	0	0	0	0	0	0
17.	Kansas KS	L	0	0	0	0	0	0	0	0
18.	Kentucky KY	L	0	0	0	0	0	0	0	0
19.	Louisiana LA	N	0	0	0	0	0	0	0	0
20.	Maine ME	N	0	0	0	0	0	0	0	0
21.	Maryland MD	L	0	0	0	0	0	0	0	0
22.	Massachusetts MA	N	0	0	0	0	0	0	0	0
23.	Michigan MI	L	0	0	0	0	0	0	0	0
24.	Minnesota MN	L	0	0	0	0	0	0	0	0
25.	Mississippi MS	L	0	0	0	0	0	0	0	0
26.	Missouri MO	L	0	0	0	0	0	0	0	0
27.	Montana MT	N	0	0	0	0	0	0	0	0
28.	Nebraska NE	N	0	0	0	0	0	0	0	0
29.	Nevada NV	L	0	0	0	0	0	0	0	0
30.	New Hampshire NH	N	0	0	0	0	0	0	0	0
31.	New Jersey NJ	N	0	0	0	0	0	0	0	0
32.	New Mexico NM	L	0	0	0	0	0	0	0	0
33.	New York NY	N	0	0	0	0	0	0	0	0
34.	North Carolina NC	L	0	0	0	0	0	0	0	0
35.	North Dakota ND	L	0	0	0	0	0	0	0	0
36.	Ohio OH	L	687,398	75,971	0	16,333	119,537	103,203	2,865	0
37.	Oklahoma OK	N	0	0	0	0	0	0	0	0
38.	Oregon OR	E	0	0	0	0	0	0	0	0
39.	Pennsylvania PA	L	247,540	17,422	0	15,748	62,063	308,268	630	0
40.	Rhode Island RI	N	0	0	0	0	0	0	0	0
41.	South Carolina SC	L	0	0	0	0	0	0	0	0
42.	South Dakota SD	L	0	0	0	0	0	0	0	0
43.	Tennessee TN	L	0	0	0	0	0	0	0	0
44.	Texas TX	N	0	0	0	0	0	0	0	0
45.	Utah UT	N	0	0	0	0	0	0	0	0
46.	Vermont VT	N	0	0	0	0	0	0	0	0
47.	Virginia VA	L	0	0	0	0	0	0	0	0
48.	Washington WA	N	0	0	0	0	0	0	0	0
49.	West Virginia WV	L	0	0	0	0	0	0	0	0
50.	Wisconsin WI	L	0	0	0	0	0	0	0	0
51.	Wyoming WY	N	0	0	0	0	0	0	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	XXX	4,281,426	1,533,297	0	509,724	1,084,486	2,837,625	18,220	0

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8	9
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

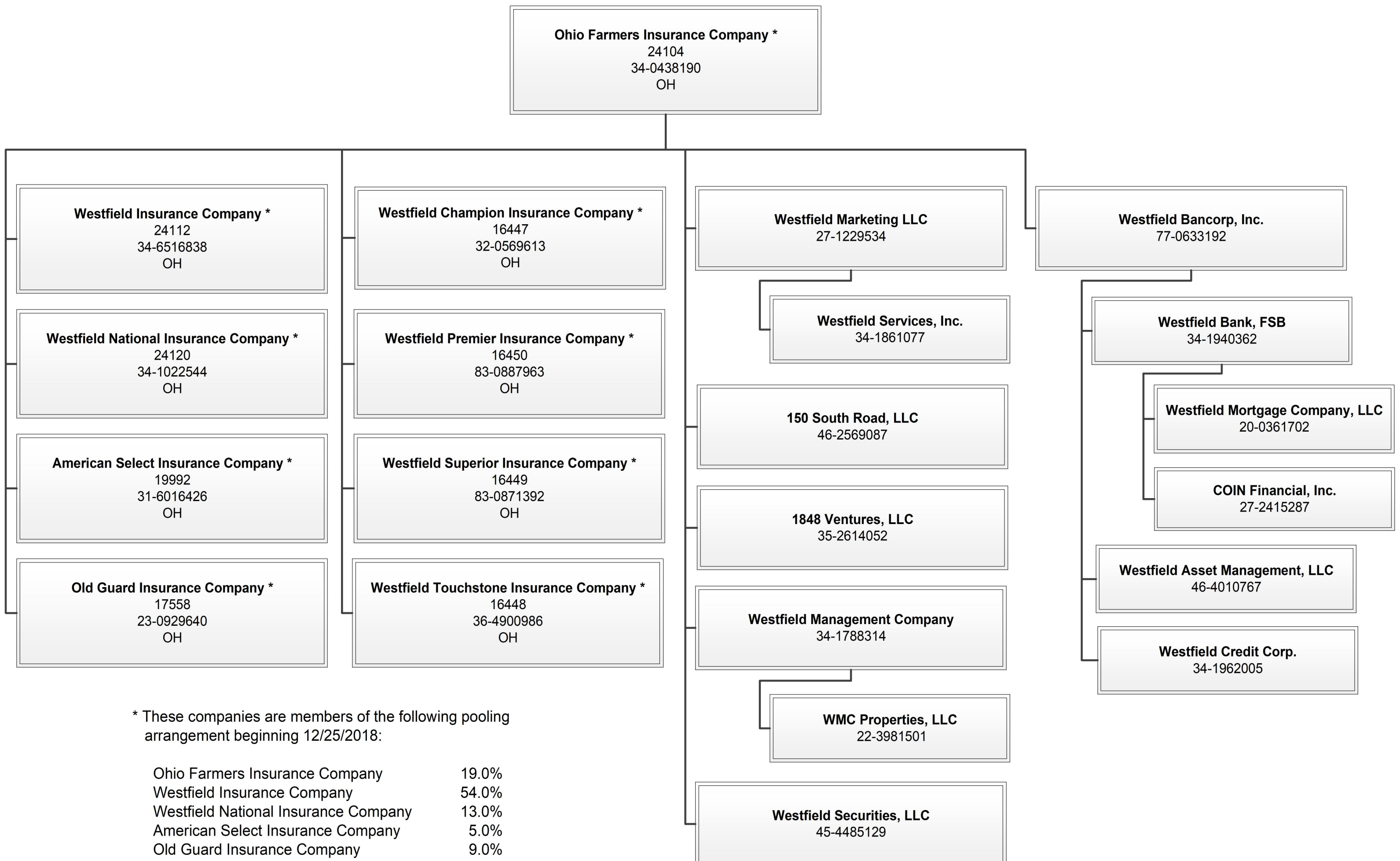
(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	29
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)	1
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile	0
R - Registered - Non-domiciled RRGs	0
Q - Qualified - Qualified or accredited reinsurer	0
N - None of the above - Not allowed to write business in the state	27

(b) 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

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 12/25/2018:

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%
Westfield Champion Insurance Company	0.0%
Westfield Premier Insurance Company	0.0%
Westfield Superior Insurance Company	0.0%
Westfield Touchstone Insurance Company	0.0%
Total	100%