



ANNUAL STATEMENT

For the Year Ended December 31, 2020  
of the Condition and Affairs of the

Ohio Farmers Insurance Company

NAIC Group Code.....	0228, 0228	NAIC Company Code.....	24104	Employer's ID Number.....	34-0438190
	(Current Period) (Prior Period)				
Organized under the Laws of OH		State of Domicile or Port of Entry OH		Country of Domicile	US
Incorporated/Organized.....	February 8, 1848	Commenced Business.....	July 8, 1848		
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) Edward James Largent III	(Signature) Joseph Christian Kohmann	(Signature) Frank Anthony Carrino
1. (Printed Name) President, CEO, and Board Chair	2. (Printed Name) Chief Financial Officer and Treasurer	3. (Printed Name) Chief Legal Officer and Secretary
(Title)	(Title)	(Title)
Subscribed and sworn to before me	a. Is this an original filing?	Yes [ X ] No [ ]
This 15th day of February 2021	b. If no	1. State the amendment number
		2. Date filed
		3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	429,634,987	0	429,634,987	444,934,543
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	2,464,888,781	27,191	2,464,861,590	2,351,656,774
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).....	177,980,958	0	177,980,958	158,557,072
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	884,767	0	884,767	896,071
4.3 Properties held for sale (less \$.....0 encumbrances).....	445,337	0	445,337	590,819
5. Cash (\$.....12,526,907, Schedule E-Part 1), cash equivalents (\$.....10,514,020, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	23,040,927	0	23,040,927	29,473,437
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).....	106,163,578	9,871,121	96,292,457	93,896,069
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.....	(515,258)	0	(515,258)	(626,906)
12. Subtotals, cash and invested assets (Lines 1 to 11).....	3,202,524,077	9,898,312	3,192,625,765	3,079,377,879
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	5,204,798	0	5,204,798	5,312,023
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	21,349,513	2,657,947	18,691,566	16,153,863
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....205,761 earned but unbilled premiums).....	95,980,154	20,576	95,959,578	96,199,830
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	6,061,055	0	6,061,055	2,729,316
16.2 Funds held by or deposited with reinsured companies.....	7,845,396	1,719,739	6,125,657	7,656,874
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.....	35,329,942	0	35,329,942	15,336,806
18.2 Net deferred tax asset.....	0	0	0	4,975,894
19. Guaranty funds receivable or on deposit.....	0	0	0	0
20. Electronic data processing equipment and software.....	7,316,220	0	7,316,220	8,138,271
21. Furniture and equipment, including health care delivery assets (\$.....0).....	26,714,630	26,714,630	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.....	6,759,188	0	6,759,188	34,768,329
24. Health care (\$.....0) and other amounts receivable.....	10,312,598	10,312,598	0	0
25. Aggregate write-ins for other-than-invested assets.....	15,215,138	15,215,138	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,440,612,709	66,538,940	3,374,073,769	3,270,649,085
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTAL (Lines 26 and 27).....	3,440,612,709	66,538,940	3,374,073,769	3,270,649,085

DETAILS OF WRITE-INS

1101. Amortization on intercompany transactions.....	924,140	0	924,140	812,492
1102. Deferred gain on intercompany transactions.....	(1,439,398)	0	(1,439,398)	(1,439,398)
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).....	(515,258)	0	(515,258)	(626,906)
2501. Prepaid pension cost.....	184,353,740	184,353,740	0	0
2502. Other prepaid assets.....	11,732,569	11,732,569	0	0
2503. Deposit in pools.....	419,826	419,826	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	(181,290,996)	(181,290,996)	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	15,215,138	15,215,138	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	251,449,840	255,524,075
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	10,456,610	8,094,025
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	76,258,878	76,501,129
4. Commissions payable, contingent commissions and other similar charges.....	19,118,053	18,818,442
5. Other expenses (excluding taxes, licenses and fees).....	22,202,581	17,298,770
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	5,481,721	5,219,348
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	0	0
7.2 Net deferred tax liability.....	16,070,928	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....718,417,621 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).....	168,414,919	167,924,206
10. Advance premium.....	4,459,990	6,567,884
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	1,659,760	1,529,174
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.....	11,527,232	12,248,708
15. Remittances and items not allocated.....	(109,232)	(770,587)
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.....	4,459,590	63,528,893
19. Payable to parent, subsidiaries and affiliates.....	21,350,636	33,450
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.....	52,814,911	126,954,896
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	665,616,417	759,472,413
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	665,616,417	759,472,413
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	0	0
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	0	0
35. Unassigned funds (surplus).....	2,708,457,352	2,511,176,672
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....	0	0
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	2,708,457,352	2,511,176,672
38. TOTAL (Page 2, Line 28, Col. 3).....	3,374,073,769	3,270,649,085

DETAILS OF WRITE-INS

2501. Liability for retirement plans.....	51,793,657	125,822,465
2502. Reserve for outstanding checks and drafts charged off.....	1,021,254	1,132,431
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).....	52,814,911	126,954,896
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

Ohio Farmers Insurance Company  
STATEMENT OF INCOME

UNDERWRITING INCOME		1	2
		Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4).....	339,463,341	346,553,814
DEDUCTIONS:			
2.	Losses incurred (Part 2, Line 35, Column 7).....	184,132,562	205,886,529
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	37,691,050	39,441,962
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	116,559,200	121,117,490
5.	Aggregate write-ins for underwriting deductions.....	0	0
6.	Total underwriting deductions (Lines 2 through 5).....	338,382,812	366,445,981
7.	Net income of protected cells.....	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	1,080,529	(19,892,167)
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....	97,656,123	38,482,387
10.	Net realized capital gains (losses) less capital gains tax of \$.....2,476,852 (Exhibit of Capital Gains (Losses)).....	9,233,193	3,430,324
11.	Net investment gain (loss) (Lines 9 + 10).....	106,889,316	41,912,711
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....1,051,430 amount charged off \$.....1,583,343).....	(531,913)	(538,043)
13.	Finance and service charges not included in premiums.....	553,239	580,563
14.	Aggregate write-ins for miscellaneous income.....	71,154	(249,370)
15.	Total other income (Lines 12 through 14).....	92,480	(206,850)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	108,062,325	21,813,694
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).....	108,062,325	21,813,694
19.	Federal and foreign income taxes incurred.....	(41,872,963)	(26,819,997)
20.	Net income (Line 18 minus Line 19) (to Line 22).....	149,935,288	48,633,691
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,511,176,672	2,277,398,795
22.	Net income (from Line 20).....	149,935,288	48,633,691
23.	Net transfers (to) from Protected Cell accounts.....	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....1,250,776.....	123,110,133	234,095,679
25.	Change in net unrealized foreign exchange capital gain (loss).....	0	0
26.	Change in net deferred income tax.....	(27,701,028)	(18,963,974)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(18,325,922)	(5,286,771)
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.....	(29,737,791)	(24,700,748)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....	197,280,680	233,777,877
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	2,708,457,352	2,511,176,672
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 and unidentified cash.....	54,069	358,079
1402.	Net gain (loss) on sale of nonadmitted assets.....	18,389	(608,007)
1403.	Miscellaneous insurance income.....	0	558
1498.	Summary of remaining write-ins for Line 14 from overflow page.....	(1,304)	0
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	71,154	(249,370)
3701.	Change in retirement plan liabilities, net tax of \$7,904,982 and \$6,566,022 for 2020 and 2019, respectively.....	(29,737,791)	(24,700,748)
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).....	(29,737,791)	(24,700,748)

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	335,450,158	348,026,584
2. Net investment income.....	110,232,497	51,272,604
3. Miscellaneous income.....	1,388,157	225,972
4. Total (Lines 1 through 3).....	447,070,812	399,525,160
5. Benefit and loss related payments.....	189,175,950	206,524,271
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	150,603,962	164,126,518
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$.....2,476,852 tax on capital gains (losses).....	(19,402,975)	(12,025,595)
10. Total (Lines 5 through 9).....	320,376,937	358,625,194
11. Net cash from operations (Line 4 minus Line 10).....	126,693,875	40,899,966
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	54,549,272	40,023,683
12.2 Stocks.....	35,677,053	22,551,763
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	1,782,478	3,851,899
12.5 Other invested assets.....	11,436,836	12,748,954
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).....	103,445,639	79,176,299
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	41,618,279	33,061,101
13.2 Stocks.....	11,930,905	15,933,219
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	28,203,368	43,505,421
13.5 Other invested assets.....	15,522,167	15,501,989
13.6 Miscellaneous applications.....	0	795
13.7 Total investments acquired (Lines 13.1 to 13.6).....	97,274,719	108,002,525
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).....	6,170,920	(28,826,226)
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).....	(139,297,305)	(40,383,285)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(139,297,305)	(40,383,285)
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).....	(6,432,510)	(28,309,545)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	29,473,437	57,782,982
19.2 End of year (Line 18 plus Line 19.1).....	23,040,927	29,473,437
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 .....	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	2,935,828	1,501,897	1,468,407	2,969,318
2.	Allied lines.....	3,142,217	1,570,378	1,598,847	3,113,748
3.	Farmowners multiple peril.....	15,638,825	6,952,819	7,610,229	14,981,415
4.	Homeowners multiple peril.....	50,946,122	27,686,631	27,139,315	51,493,438
5.	Commercial multiple peril.....	68,741,464	33,014,167	34,012,690	67,742,941
6.	Mortgage guaranty.....	0	0	0	0
8.	Ocean marine.....	0	0	0	0
9.	Inland marine.....	9,656,461	4,593,482	4,593,045	9,656,898
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.....	929,795	483,432	499,887	913,340
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.....	9,609,242	5,206,412	4,915,364	9,900,290
17.1	Other liability - occurrence.....	24,207,928	12,581,169	13,325,839	23,463,258
17.2	Other liability - claims-made.....	260,796	121,884	121,147	261,533
17.3	Excess workers' compensation.....	0	0	0	0
18.1	Products liability - occurrence.....	662,015	333,997	343,388	652,624
18.2	Products liability - claims-made.....	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	39,503,329	21,894,834	20,319,593	41,078,570
19.3, 19.4	Commercial auto liability.....	34,638,146	15,359,295	15,857,537	34,139,904
21.	Auto physical damage.....	52,326,481	26,268,903	25,666,052	52,929,332
22.	Aircraft (all perils).....	0	0	0	0
23.	Fidelity.....	248,928	109,651	113,069	245,510
24.	Surety.....	13,484,636	7,511,912	7,923,012	13,073,536
26.	Burglary and theft.....	28,848	12,958	14,210	27,596
27.	Boiler and machinery.....	(5)	0	(3)	(2)
28.	Credit.....	0	0	0	0
29.	International.....	0	0	0	0
30.	Warranty.....	0	0	0	0
31.	Reinsurance - nonproportional assumed property.....	12,226,208	1,826,546	2,193,550	11,859,204
32.	Reinsurance - nonproportional assumed liability.....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	766,794	893,840	699,740	960,894
34.	Aggregate write-ins for other lines of business.....	0	0	0	0
35.	TOTALS.....	339,954,058	167,924,207	168,414,918	339,463,347

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

		1	2	3	4	5
Line of Business		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	1,468,407	.0	0	.0	1,468,407
2.	Allied lines.....	1,598,847	.0	0	.0	1,598,847
3.	Farmowners multiple peril.....	7,610,229	.0	0	.0	7,610,229
4.	Homeowners multiple peril.....	27,139,315	.0	0	.0	27,139,315
5.	Commercial multiple peril.....	34,012,690	.0	0	.0	34,012,690
6.	Mortgage guaranty.....	.0	.0	0	.0	.0
8.	Ocean marine.....	.0	.0	0	.0	.0
9.	Inland marine.....	4,593,045	.0	0	.0	4,593,045
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.....	499,887	.0	0	.0	499,887
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.....	4,915,364	.0	0	.0	4,915,364
17.1	Other liability - occurrence.....	13,325,839	.0	0	.0	13,325,839
17.2	Other liability - claims-made.....	121,147	.0	0	.0	121,147
17.3	Excess workers' compensation.....	.0	.0	0	.0	.0
18.1	Products liability - occurrence.....	343,388	.0	0	.0	343,388
18.2	Products liability - claims-made.....	.0	.0	0	.0	.0
19.1, 19.2	Private passenger auto liability.....	20,319,585	.8	0	.0	20,319,593
19.3, 19.4	Commercial auto liability.....	15,857,537	.0	0	.0	15,857,537
21.	Auto physical damage.....	25,666,036	16	0	.0	25,666,052
22.	Aircraft (all perils).....	.0	.0	0	.0	.0
23.	Fidelity.....	112,122	947	0	.0	113,069
24.	Surety.....	2,075,610	5,847,402	0	.0	7,923,012
26.	Burglary and theft.....	14,210	.0	0	.0	14,210
27.	Boiler and machinery.....	(3)	.0	0	.0	(3)
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.....	2,193,550	.0	0	.0	2,193,550
32.	Reinsurance - nonproportional assumed liability.....	.0	.0	0	.0	.0
33.	Reinsurance - nonproportional assumed financial lines.....	699,740	.0	0	.0	699,740
34.	Aggregate write-ins for other lines of business.....	.0	.0	0	.0	.0
35.	TOTALS.....	162,566,545	5,848,373	0	.0	168,414,918
36.	Accrued retrospective premiums based on experience.....					.0
37.	Earned but unbilled premiums.....					.0
38.	Balance (sum of Lines 35 through 37).....					168,414,918

DETAILS OF WRITE-INS

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1  Direct Business  (a)	Reinsurance Assumed		Reinsurance Ceded		6  Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
			2  From Affiliates	3  From Non-Affiliates	4  To Affiliates	5  To Non-Affiliates	
1.	Fire.....	.....0	.....15,451,723	.....0	.....12,515,895	.....0	.....2,935,828
2.	Allied lines.....	.....0	.....16,537,984	.....0	.....13,395,767	.....0	.....3,142,217
3.	Farmowners multiple peril.....	.....0	.....82,309,604	.....0	.....66,670,779	.....0	.....15,638,825
4.	Homeowners multiple peril.....	.....0	.....268,137,482	.....0	.....217,191,360	.....0	.....50,946,122
5.	Commercial multiple peril.....	.....0	.....361,771,123	.....26,053	.....293,055,712	.....0	.....68,741,464
6.	Mortgage guaranty.....	.....0	.....0	.....0	.....0	.....0	.....0
8.	Ocean marine.....	.....0	.....0	.....0	.....0	.....0	.....0
9.	Inland marine.....	.....3,300	.....50,820,179	.....0	.....41,167,018	.....0	.....9,656,461
10.	Financial guaranty.....	.....0	.....0	.....0	.....0	.....0	.....0
11.1	Medical professional liability - occurrence.....	.....0	.....0	.....0	.....0	.....0	.....0
11.2	Medical professional liability - claims-made.....	.....0	.....0	.....0	.....0	.....0	.....0
12.	Earthquake.....	.....0	.....4,893,654	.....0	.....3,963,859	.....0	.....929,795
13.	Group accident and health.....	.....0	.....0	.....0	.....0	.....0	.....0
14.	Credit accident and health (group and individual).....	.....0	.....0	.....0	.....0	.....0	.....0
15.	Other accident and health.....	.....0	.....0	.....0	.....0	.....0	.....0
16.	Workers' compensation.....	.....0	.....50,575,235	.....1,067,131	.....40,965,713	.....1,067,411	.....9,609,242
17.1	Other liability - occurrence.....	.....0	.....127,067,985	.....342,159	.....103,202,216	.....0	.....24,207,928
17.2	Other liability - claims-made.....	.....0	.....1,372,609	.....0	.....1,111,813	.....0	.....260,796
17.3	Excess workers' compensation.....	.....0	.....0	.....0	.....0	.....0	.....0
18.1	Products liability - occurrence.....	.....0	.....3,484,286	.....0	.....2,822,271	.....0	.....662,015
18.2	Products liability - claims-made.....	.....0	.....0	.....0	.....0	.....0	.....0
19.1, 19.2	Private passenger auto liability.....	.....0	.....207,912,260	.....0	.....168,408,931	.....0	.....39,503,329
19.3, 19.4	Commercial auto liability.....	.....0	.....182,306,029	.....0	.....147,667,883	.....0	.....34,638,146
21.	Auto physical damage.....	.....0	.....275,402,530	.....0	.....223,076,049	.....0	.....52,326,481
22.	Aircraft (all perils).....	.....0	.....0	.....0	.....0	.....0	.....0
23.	Fidelity.....	.....16,099	.....1,294,049	.....0	.....1,061,220	.....0	.....248,928
24.	Surety.....	.....25,188,467	.....47,287,823	.....0	.....57,487,136	.....1,504,518	.....13,484,636
26.	Burglary and theft.....	.....0	.....151,833	.....0	.....122,985	.....0	.....28,848
27.	Boiler and machinery.....	.....0	.....(25)	.....0	.....(20)	.....0	.....(5)
28.	Credit.....	.....0	.....0	.....0	.....0	.....0	.....0
29.	International.....	.....0	.....0	.....0	.....0	.....0	.....0
30.	Warranty.....	.....0	.....0	.....0	.....0	.....0	.....0
31.	Reinsurance - nonproportional assumed property.....	.....XXX	.....0	.....64,348,464	.....52,122,256	.....0	.....12,226,208
32.	Reinsurance - nonproportional assumed liability.....	.....XXX	.....0	.....0	.....0	.....0	.....0
33.	Reinsurance - nonproportional assumed financial lines.....	.....XXX	.....0	.....4,035,759	.....3,268,965	.....0	.....766,794
34.	Aggregate write-ins for other lines of business.....	.....0	.....0	.....0	.....0	.....0	.....0
35.	TOTALS.....	.....25,207,866	.....1,696,776,363	.....69,819,566	.....1,449,277,808	.....2,571,929	.....339,954,058

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

Line of Business		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire.....	.0	5,159,150	4,178,911	980,239	512,008	302,818	1,189,429	40.1
2.	Allied lines.....	.0	10,884,196	8,816,199	2,067,997	488,036	271,538	2,284,495	73.4
3.	Farmowners multiple peril.....	(377)	45,723,414	37,035,660	8,687,377	2,750,788	2,072,479	9,365,686	62.5
4.	Homeowners multiple peril.....	(3,080)	184,721,602	149,622,002	35,096,520	8,071,686	8,172,670	34,995,536	68.0
5.	Commercial multiple peril.....	918,238	222,799,444	181,211,323	42,506,359	61,377,660	58,470,813	45,413,206	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.....	.0	14,076,123	11,401,660	2,674,463	701,671	570,190	2,805,944	29.1
10.	Financial guaranty.....	.0	.0	.0	.0	.0	.0	.0	0.0
11.1	Medical professional liability - occurrence.....	.0	.0	.0	.0	.0	.0	.0	0.0
11.2	Medical professional liability - claims-made.....	.0	.0	.0	.0	.0	.0	.0	0.0
12.	Earthquake.....	.0	.0	.0	.0	.0	.0	.0	0.0
13.	Group accident and health.....	.0	.0	.0	.0	.0	.0	.0	0.0
14.	Credit accident and health (group and individual).....	.0	.0	.0	.0	.0	.0	.0	0.0
15.	Other accident and health.....	.0	.0	.0	.0	.0	.0	.0	0.0
16.	Workers' compensation.....	1,221,362	31,635,062	27,073,616	5,782,808	21,136,664	25,643,776	1,275,696	12.9
17.1	Other liability - occurrence.....	98,279	41,670,713	33,832,883	7,936,109	43,748,822	41,244,031	10,440,900	44.5
17.2	Other liability - claims-made.....	.0	75,190	60,904	14,286	72,699	97,827	(10,842)	(4.1)
17.3	Excess workers' compensation.....	.0	.0	.0	.0	.0	.0	.0	0.0
18.1	Products liability - occurrence.....	.0	817,245	661,969	155,276	2,629,755	3,296,820	(511,789)	(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.....	57,588	139,414,208	112,972,534	26,499,262	33,741,553	35,120,942	25,119,873	61.2
19.3, 19.4	Commercial auto liability.....	3,765	133,293,040	107,971,154	25,325,651	57,292,373	61,650,192	20,967,832	61.4
21.	Auto physical damage.....	(1,332)	128,629,720	104,188,994	24,439,394	3,664,282	4,453,475	23,650,201	44.7
22.	Aircraft (all perils).....	.0	59	48	11	68	67	12	0.0
23.	Fidelity.....	(1,108)	677,355	547,759	128,488	39,281	131,093	36,676	14.9
24.	Surety.....	1,243,041	2,515,486	3,044,407	714,120	596,950	772,785	538,285	4.1
26.	Burglary and theft.....	.0	54,611	44,235	10,376	1,397	451	11,322	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	27,305,586	22,117,525	5,188,061	13,870,018	12,896,865	6,161,214	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	754,129	355,241	398,888	41.5
34.	Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0	.0	0.0
35.	TOTALS.....	3,536,376	989,452,204	804,781,783	188,206,797	251,449,840	255,524,073	184,132,564	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	1,945,582	1,575,921	369,661	0	749,194	606,847	512,008	74,157
2.	Allied lines.....	0	623,214	504,804	118,410	0	1,945,403	1,575,777	488,036	81,766
3.	Farmowners multiple peril.....	1	9,261,557	7,501,862	1,759,696	0	5,216,276	4,225,184	2,750,788	392,167
4.	Homeowners multiple peril.....	0	27,034,689	21,898,098	5,136,591	0	15,447,867	12,512,772	8,071,686	1,490,485
5.	Commercial multiple peril.....	1,606,195	148,836,909	121,858,914	28,584,190	0	172,597,211	139,803,741	61,377,660	34,300,172
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	1,951,402	1,580,636	370,766	107	1,741,496	1,410,698	701,671	99,964
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.....	7,456,906	65,801,292	60,895,073	12,363,125	0	48,765,985	39,992,446	21,136,664	4,915,257
17.1	Other liability - occurrence.....	22,763	89,034,236	72,136,970	16,920,029	867	141,203,306	114,375,380	43,748,822	10,705,193
17.2	Other liability - claims-made.....	100,000	108,998	169,288	39,710	0	173,628	140,639	72,699	30,693
17.3	Excess workers' compensation.....	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence.....	111,091	2,459,727	2,082,363	488,455	772,898	10,497,104	9,128,702	2,629,755	996,155
18.2	Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	226,638	100,849,573	81,879,718	19,196,493	0	76,552,946	62,007,886	33,741,553	9,853,334
19.3, 19.4	Commercial auto liability.....	17,047	153,153,609	124,075,039	29,095,617	0	148,403,977	120,207,221	57,292,373	11,963,346
21.	Auto physical damage.....	0	7,877,464	6,380,746	1,496,718	0	11,408,234	9,240,670	3,664,282	627,981
22.	Aircraft (all perils).....	0	358	290	68	0	0	0	68	0
23.	Fidelity.....	5,000	35,998	33,208	7,790	0	165,741	134,250	39,281	11,421
24.	Surety.....	818,201	1,776,937	3,534,430	(939,292)	3,035,377	5,434,446	6,933,581	596,950	716,539
26.	Burglary and theft.....	0	1	1	0	0	7,351	5,954	1,397	247
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	19,512,273	15,804,941	3,707,332	XXX	53,487,819	43,325,133	13,870,018	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	3,969,103	3,214,974	754,129	0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35.	TOTALS.....	10,363,842	630,263,819	521,912,302	118,715,359	3,809,249	697,767,087	568,841,855	251,449,840	76,258,877

**DETAILS OF WRITE-INS**

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

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

Ohio Farmers Insurance Company  
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	870,296	0	0	870,296
1.2 Reinsurance assumed.....	81,740,714	0	0	81,740,714
1.3 Reinsurance ceded.....	66,915,275	0	0	66,915,275
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	15,695,735	0	0	15,695,735
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	6,348,040	0	6,348,040
2.2 Reinsurance assumed, excluding contingent.....	0	260,040,398	0	260,040,398
2.3 Reinsurance ceded, excluding contingent.....	0	215,823,827	0	215,823,827
2.4 Contingent - direct.....	0	317,122	0	317,122
2.5 Contingent - reinsurance assumed.....	0	36,372,096	0	36,372,096
2.6 Contingent - reinsurance ceded.....	0	29,755,646	0	29,755,646
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	57,498,183	0	57,498,183
3. Allowances to manager and agents.....	0	702,329	0	702,329
4. Advertising.....	0	214,377	0	214,377
5. Boards, bureaus and associations.....	447,241	1,719,356	0	2,166,597
6. Surveys and underwriting reports.....	0	1,809,152	0	1,809,152
7. Audit of assureds' records.....	0	110,509	0	110,509
8. Salary and related items:				
8.1 Salaries.....	12,724,421	24,101,629	736,362	37,562,412
8.2 Payroll taxes.....	885,291	1,630,207	40,767	2,556,265
9. Employee relations and welfare.....	2,518,157	4,767,521	137,922	7,423,600
10. Insurance.....	153	531,013	5	531,171
11. Directors' fees.....	84,084	157,658	2,628	244,370
12. Travel and travel items.....	441,786	684,305	(5,071)	1,121,020
13. Rent and rent items.....	614,547	1,990,891	34,309	2,639,747
14. Equipment.....	214,314	569,993	6,737	791,044
15. Cost or depreciation of EDP equipment and software.....	780,366	2,502,512	8,606	3,291,484
16. Printing and stationery.....	47,495	234,604	2,722	284,821
17. Postage, telephone and telegraph, exchange and express.....	224,345	1,364,448	32,777	1,621,570
18. Legal and auditing.....	170,055	983,692	102,995	1,256,742
19. Totals (Lines 3 to 18).....	19,152,255	44,074,196	1,100,759	64,327,210
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....11,907.....	0	6,708,977	0	6,708,977
20.2 Insurance department licenses and fees.....	0	520,149	0	520,149
20.3 Gross guaranty association assessments.....	0	(2,657)	0	(2,657)
20.4 All other (excluding federal and foreign income and real estate).....	0	252,847	0	252,847
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	7,479,316	0	7,479,316
21. Real estate expenses.....	0	0	28,869,390	28,869,390
22. Real estate taxes.....	0	0	1,366,794	1,366,794
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	2,843,060	7,507,505	142,145	10,492,710
25. Total expenses incurred.....	37,691,050	116,559,200	31,479,088	(a).....185,729,338
26. Less unpaid expenses - current year.....	76,258,878	42,011,585	4,790,770	123,061,233
27. Add unpaid expenses - prior year.....	76,501,129	38,123,047	3,213,513	117,837,689
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).....	37,933,301	112,670,662	29,901,831	180,505,794

DETAILS OF WRITE-INS

2401. Electronic data processing service.....	2,843,060	7,485,690	142,145	10,470,895
2402. Donations.....	0	21,815	0	21,815
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).....	2,843,060	7,507,505	142,145	10,492,710

(a) Includes management fees of \$.....145,188 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds.....	(a).....2,808,812	.....2,778,305
1.1	Bonds exempt from U.S. tax.....	(a).....1,196,616	.....1,225,783
1.2	Other bonds (unaffiliated).....	(a).....10,543,076	.....10,467,861
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).....	.....3,606,631	.....3,575,961
2.21	Common stocks of affiliates.....	.....100,000,000	.....100,000,000
3.	Mortgage loans.....	(c).....0	.....0
4.	Real estate.....	(d).....14,839,504	.....14,839,504
5.	Contract loans.....	.....0	.....0
6.	Cash, cash equivalents and short-term investments.....	(e).....17,594	.....17,594
7.	Derivative instruments.....	(f).....0	.....0
8.	Other invested assets.....	.....2,052,912	.....2,052,912
9.	Aggregate write-ins for investment income.....	.....111,648	.....111,648
10.	Total gross investment income.....	.....135,176,793	.....135,069,568
11.	Investment expenses.....		(g).....31,479,088
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).....5,934,357
15.	Aggregate write-ins for deductions from investment income.....		.....0
16.	Total deductions (Lines 11 through 15).....		.....37,413,445
17.	Net investment income (Line 10 minus Line 16).....		.....97,656,123

DETAILS OF WRITE-INS

0901.	Amortization on intercompany transactions.....	.....111,648	.....111,648
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).....	.....111,648	.....111,648
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 \$.....184,840 accrual of discount less \$.....5,254,021 amortization of premium and less \$....220,798 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 \$.....11,234,497 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 \$.....5,934,357 depreciation on real estate and \$.....0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds.....	.....634,034	.....0	.....634,034	.....0
1.1	Bonds exempt from U.S. tax.....	.....0	.....0	.....0	.....0
1.2	Other bonds (unaffiliated).....	.....2,066,585	.....0	.....2,066,585	.....0
1.3	Bonds of affiliates.....	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated).....	.....10,514,837	.....(625,274)	.....9,889,563	.....518,804
2.21	Common stocks of affiliates.....	.....0	.....0	.....126,542,597	.....0
3.	Mortgage loans.....	.....0	.....0	.....0	.....0
4.	Real estate.....	.....(1,076,626)	.....(142,807)	.....(1,219,433)	.....0
5.	Contract loans.....	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments.....	.....0	.....0	.....0	.....0
7.	Derivative instruments.....	.....0	.....0	.....0	.....0
8.	Other invested assets.....	.....640,824	.....(301,528)	.....339,296	.....(2,700,492)
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....	.....12,779,654	.....(1,069,609)	.....11,710,045	.....124,360,909

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
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....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.....	27,191	27,191	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).....	9,871,121	10,543,374	672,253
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).....	9,898,312	10,570,565	672,253
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued.....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,657,947	2,402,311	(255,636)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	20,576	35,370	14,794
15.3 Accrued retrospective premiums and contracts subject to redetermination.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	0	0	0
16.2 Funds held by or deposited with reinsured companies.....	1,719,739	1,484,200	(235,539)
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.....	26,714,630	20,710,852	(6,003,778)
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.....	10,312,598	1,964,793	(8,347,805)
25. Aggregate write-ins for other-than-invested assets.....	15,215,138	11,044,927	(4,170,211)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	66,538,940	48,213,018	(18,325,922)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. TOTALS (Lines 26 and 27).....	66,538,940	48,213,018	(18,325,922)

DETAILS OF WRITE-INS

1101. ....	0	0	0
1102. ....	0	0	0
1103. ....	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid pension cost.....	184,353,740	69,867,482	(114,486,258)
2502. Other prepaid assets.....	11,732,569	10,369,327	(1,363,242)
2503. Deposit in pools.....	419,826	320,485	(99,341)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	(181,290,996)	(69,512,367)	111,778,629
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	15,215,138	11,044,927	(4,170,211)

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

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

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

	SSAP #	F/S Page	F/S Line #	2020	2019
NET INCOME					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 149,935,288	\$ 48,633,691
(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	\$ 149,935,288	\$ 48,633,691
SURPLUS					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,708,457,352	\$ 2,511,176,672
(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	\$ 2,708,457,352	\$ 2,511,176,672

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.
- (3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.
- (4) Preferred Stocks - Not applicable
- (5) Mortgage Loans - Not applicable
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No.43R.
- (7) The Company owns 100.0% of the common stock of the Westfield Insurance Company, Westfield National Insurance Company, American Select Insurance Company, Old Guard Insurance Company, Westfield Champion Insurance Company, Westfield Premier Insurance Company, Westfield Superior Insurance Company and Westfield Touchstone Insurance Company. These common stocks are all carried at statutory equity of each reporting entity as described in SSAP No. 97. It owns 100.0% of Westfield Bancorp, Inc., Westfield Marketing LLC, Westfield Securities, LLC, 150 South Road, LLC, and 1848 Ventures, LLC which are each measured on a GAAP equity basis as described in SSAP No. 97. It owns 100.0% of the common stock of Westfield Management Company, which is recorded based on the underlying equity of the entity adjusted to a statutory accounting basis and adjusted for remaining goodwill, if any, as described in SSAP No. 97. Westfield Marketing LLC, Westfield Securities, LLC, 150 South Road, LLC, 1848 Ventures, LLC, and Westfield Management Company are unaudited, nonadmitted assets and therefore carried at zero.
- (8) The Company has a non-controlling ownership interest in a partnership which has underlying characteristics of common stock and is carried at market value per SSAP No.30. In addition, the Company has an interest in a trust which is reported as an other invested asset with the carry value determined in accordance with the SSAP applicable to the underlying assets. Partnership investments in private limited partnerships are recorded at cost and adjusted for the Company's proportional share of the entity's audited GAAP earnings and other equity adjustments less any distributions received per SSAP No. 48.
- (9) Derivative Instruments - Not applicable
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.

NOTES TO FINANCIAL STATEMENTS

- (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.

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 an other-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	\$ 0
	2. 12 Months or Longer	\$ 0
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$ 0
	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

- (1) (a) The Company impairs the value of each real estate asset classified as "held for sale" both at the time of purchase and as dictated by market conditions while held for sale. The decision to impair each asset is based on the historical resale experience and current market conditions. Each real estate asset classified as "held for sale" and held at year end is re-evaluated for impairment based on current market conditions.
- (b) The Company determines a fair value based on market appraisals, adjusted for average selling costs, and market conditions. The company recorded the following impairment total during 2020.

Parcel	Description			Fair Value	Impairment
9720	DWELLING & LAND	WEST HARTFORD	CT	\$ 448,366	\$ 35,869
9721	DWELLING & LAND	SCOTTSDALE	AZ	673,484	53,719
9722	DWELLING & LAND	NAPERVILLE	IL	484,062	38,725
9723	DWELLING & LAND	NORTON	OH	181,173	14,494
Total				\$	142,807

- (c) The aggregate impairment loss is reported under the Statement of Income, line 10, "Net realized capital gains (losses) less capital gains tax".
- (2) The Company routinely purchases real estate as part of a qualifying employee relocation program with the intent to resell the asset on the open market within one (1) year. The Company recorded the following relocation related real estate sale transactions during 2020.

NOTES TO FINANCIAL STATEMENTS

Parcel	Description			Disposal Date	Realized Profit (Loss) on Sale
9717	DWELLING & LAND	SYLVANIA	OH	03/16/2020	\$ (46,656)
9718	DWELLING & LAND	BARBERTON	OH	02/14/2020	(22,348)
9720	DWELLING & LAND	WEST HARTFORD	CT	09/02/2020	(120,387)
9721	DWELLING & LAND	SCOTTSDALE	AZ	11/20/2020	(45,427)
9723	DWELLING & LAND	NORTON	OH	10/22/2020	(15,799)
				Total	\$ (203,961)

- (3) Changes to Plan of Sale - Not applicable
- (4) Retail Land Sales Operations - Not applicable
- (5) Real Estate Investments with Participating Mortgage Loan Features - Not applicable

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

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted)					Restricted	
	Current Year					6	7
	1	2	3	4	5		
	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	6,348,293	0	0	0	6,348,293	6,465,824	(117,531)
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0
m. Pledged as collateral not captured in other categories	32,237,331	0	0	0	32,237,331	26,266,477	5,970,854
n. Other restricted assets	0	0	0	0	0	0	0
o. Total Restricted Assets	\$ 38,585,624	\$ 0	\$ 0	\$ 0	\$ 38,585,624	\$ 32,732,301	\$ 5,853,323

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
			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	6,348,293	0.2%	0.2%



NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8  Total Nonadmitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
			10	11
			Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
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	32,237,331	0.9%	1.0%
n. Other restricted assets	0	0	0.0%	0.0%
o. Total Restricted Assets	\$ 0	\$ 38,585,624	1.1%	1.1%

- (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)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8  Total Current Year Admitted Restricted	Percentage	
	Current Year					6  Total From Prior Year	7  Increase/ (Decrease) (5 minus 6)		9  Gross (Admitted & Nonadmitted) Restricted to Total Assets	10  Admitted Restricted to Total Admitted Assets
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Assets Supporting G/A Activity (b)	Total (1 plus 3)					
FHLMC 30 YR GOLD POOL G08791 3.000% 12/01/2047 3128MJ222	\$ 952,330	\$ 0	\$ 0	\$ 0	\$ 952,330	\$ 0	\$ 952,330	\$ 952,330	0.0%	0.0%
FHLMC 30 YR GOLD POOL G08835 3.500% 09/01/2048 3128MJ4V9	\$ 3,221,293	\$ 0	\$ 0	\$ 0	\$ 3,221,293	\$ 744,835	\$ 2,476,458	\$ 3,221,293	0.1%	0.1%
FHLMC 30 YR GOLD POOL G08757 3.500% 04/01/2047 3128MJZX1	\$ 1,185,720	\$ 0	\$ 0	\$ 0	\$ 1,185,720	\$ 0	\$ 1,185,720	\$ 1,185,720	0.0%	0.0%
FNMA 16 REMIC SER 24 HY 3.000% 05/25/2046 3136ASGE0	\$ 5,043,702	\$ 0	\$ 0	\$ 0	\$ 5,043,702	\$ 5,103,330	\$ (59,628)	\$ 5,043,702	0.1%	0.1%
FHLMC CMO SER 4597 PB 3.000% 12/15/2045 3137BQT64	\$ 3,056,123	\$ 0	\$ 0	\$ 0	\$ 3,056,123	\$ 3,120,777	\$ (64,654)	\$ 3,056,123	0.1%	0.1%
FHLMC CMO SER 4608 JV 3.500% 01/15/2055 3137BR7J8	\$ 4,663,624	\$ 0	\$ 0	\$ 0	\$ 4,663,624	\$ 4,989,827	\$ (326,203)	\$ 4,663,624	0.1%	0.1%
GNMA 16 101 QM 3.000% 05/20/2046 38379XXR6	\$ 4,534,547	\$ 0	\$ 0	\$ 0	\$ 4,534,547	\$ 4,614,442	\$ (79,895)	\$ 4,534,547	0.1%	0.1%
MASSACHUSETTS ST HLTH 5.250% 07/01/2025 57586CBL8	\$ 3,774,893	\$ 0	\$ 0	\$ 0	\$ 3,774,893	\$ 3,830,589	\$ (55,696)	\$ 3,774,893	0.1%	0.1%
FHLMC 30 YR GOLD POOL G08741 3.000% 01/01/2047 3128MJZF0	\$ 5,805,099	\$ 0	\$ 0	\$ 0	\$ 5,805,099	\$ 3,862,677	\$ 1,942,422	\$ 5,805,099	0.2%	0.2%
Total (c)	\$ 32,237,331	\$ 0	\$ 0	\$ 0	\$ 32,237,331	\$ 26,266,477	\$ 5,970,854	\$ 32,237,331	0.9%	1.0%

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

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

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

Collateral Assets	1  Book/Adjusted Carrying Value (BACV)	2  Fair Value	3  % of BACV to Total Assets (Admitted and Nonadmitted)*	4  % of BACV to Total Admitted Assets**
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 54,716	\$ 54,716	0.0%	0.0%
b. Schedule D, Part 1	0	0	0.0%	0.0%
c. Schedule D, Part 2, Sec. 1	0	0	0.0%	0.0%
d. Schedule D, Part 2, Sec. 2	0	0	0.0%	0.0%
e. Schedule B	0	0	0.0%	0.0%
f. Schedule A	0	0	0.0%	0.0%
g. Schedule BA, Part 1	0	0	0.0%	0.0%
h. Schedule DL, Part 1	0	0	0.0%	0.0%
i. Other	0	0	0.0%	0.0%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 54,716	\$ 54,716	0.0%	0.0%
Protected Cell:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ 0	\$ 0	0.0%	0.0%
l. Schedule D, Part 1	0	0	0.0%	0.0%
m. Schedule D, Part 2, Sec. 1	0	0	0.0%	0.0%
n. Schedule D, Part 2, Sec. 2	0	0	0.0%	0.0%
o. Schedule B	0	0	0.0%	0.0%
p. Schedule A	0	0	0.0%	0.0%
q. Schedule BA, Part 1	0	0	0.0%	0.0%
r. Schedule DL, Part 1	0	0	0.0%	0.0%
s. Other	0	0	0.0%	0.0%
t. Total Collateral Assets	\$ 0	\$ 0	0.0%	0.0%

NOTES TO FINANCIAL STATEMENTS

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets**
(k+l+m+n+o+p+q+r+s)				

\*. j = Column 1 divided by Asset Page, Line 26 (Column 1) t = Column 1 divided by Asset Page, Line 27 (Column 1)  
\*\*. j = Column 1 divided by Asset Page, Line 26, (Column 3) t = Column 1 divided by Asset Page, Line 27 (Column 3)

	1	2
	Amount	% of Liability to Total Liabilities
u. Recognized Obligation to Return Collateral Asset (General Account)	\$ 54,716	0.0%
v. Recognized Obligation to Return Collateral Asset (Protected Cell)	\$ 0	0.0%

\* u = Column 1 divided by Liability Page, Line 26 (Column 1) v = Column 1 divided by Liability Page, Line 27 (column 1)

- 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

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement period.

Note 7 – Investment Income

Not applicable

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	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross deferred tax assets	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ 64,389,201	\$ 7,799,035	\$ 72,188,236	\$ 8,687,096	\$ 409,652	\$ 9,096,748
b. Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ 64,389,201	\$ 7,799,035	\$ 72,188,236	\$ 8,687,096	\$ 409,652	\$ 9,096,748
d. Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ 64,389,201	\$ 7,799,035	\$ 72,188,236	\$ 8,687,096	\$ 409,652	\$ 9,096,748
f. Deferred tax liabilities	70,080,187	27,275,725	97,355,912	42,523,434	24,688,908	67,212,342	27,556,753	2,586,817	30,143,570
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 2,996,110	\$(19,067,038)	\$(16,070,928)	\$ 21,865,767	\$(16,889,873)	\$ 4,975,894	\$(18,869,657)	\$ (2,177,165)	\$(21,046,822)

2. Admission Calculation Components SSAP No. 101

	2020			2019			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets	37,525,522	3,561,167	41,086,689	33,342,961	3,067,253	36,410,214	4,182,561	493,914	4,676,475

NOTES TO FINANCIAL STATEMENTS

	2020			2019			Change	
	1	2	3	4	5	6	7	8
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital
								9 (Col 7+8) Total
from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)								
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	37,525,522	3,561,167	41,086,689	33,342,961	3,067,253	36,410,214	4,182,561	493,914
2. Adjusted gross deferred tax assets allowed per limitation threshold			405,171,170			374,709,376		
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	35,550,775	4,647,520	40,198,295	31,046,240	4,731,782	35,778,022	4,504,535	(84,262)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c))	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ 64,389,201	\$ 7,799,035	\$ 72,188,236	\$ 8,687,096	\$ 409,652
								\$ 9,096,748

3. Other Admissibility Criteria

	2020	2019
a. Ratio percentage used to determine recovery period and threshold limitation amount	898.3%	821.7%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 2,708,457,352	\$ 2,511,176,672

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	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col. 1-3) Ordinary	(Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 73,076,297	\$ 8,208,687	\$ 64,389,201	\$ 7,799,035	\$ 8,687,096	\$ 409,652
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)	\$ 73,076,297	\$ 8,208,687	\$ 64,389,201	\$ 7,799,035	\$ 8,687,096	\$ 409,652
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:

NOTES TO FINANCIAL STATEMENTS

Not Applicable

4. The amount of the DTL for temporary differences other than those in item (3) above that is not recognized is:  
Not Applicable

C. Current and Deferred Income Taxes

1. Current Income Tax

	1	2	3
	2020	2019	(Col 1-2) Change
a. Federal	\$ (5,686,084)	\$ (22,252,391)	\$ 16,566,307
b. Foreign	\$ 4,050	\$ 5,220	\$ (1,170)
c. Subtotal	\$ (5,682,034)	\$ (22,247,171)	\$ 16,565,137
d. Federal income tax on net capital gains	\$ (2,476,852)	\$ (1,902,661)	\$ (574,191)
e. Utilization of capital loss carry-forwards	\$ 0	\$ 0	\$ 0
f. Other	\$ (33,714,077)	\$ (2,670,165)	\$ (31,043,912)
g. Federal and Foreign income taxes incurred	\$ (41,872,963)	\$ (26,819,997)	\$ (15,052,966)

2. Deferred Tax Assets

	1	2	3
	2020	2019	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$ 8,198,203	\$ 8,275,063	\$ (76,860)
2. Unearned premium reserve	7,214,449	7,557,533	(343,084)
3. Policyholder reserves	0	0	0
4. Investments	52,030	51,773	257
5. Deferred acquisition costs	0	0	0
6. Policyholder dividends accrual	0	0	0
7. Fixed assets	232,609	0	232,609
8. Compensation and benefits accrual	2,303,089	1,202,374	1,100,715
9. Pension accrual	49,439,727	41,497,447	7,942,280
10. Receivables - nonadmitted	0	0	0
11. Net operating loss carry-forward	0	0	0
12. Tax credit carry-forward	2,361,325	2,632,545	(271,220)
13. Other (items <=5% and >5% of total ordinary tax assets)	3,274,865	3,172,466	102,399
Other (items listed individually >5%of total ordinary tax assets)			
Guaranty fund accrual	121,537	116,369	5,168
Salvage and subrogation	2,648,539	2,579,029	69,510
Other	504,789	477,068	27,721
99. Subtotal	\$ 73,076,297	\$ 64,389,201	\$ 8,687,096
b. Statutory valuation allowance adjustment	0	0	0
c. Nonadmitted	0	0	0
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 73,076,297	\$ 64,389,201	\$ 8,687,096
e. Capital:			
1. Investments	\$ 5,163,912	\$ 5,257,534	\$ (93,622)
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)	3,044,775	2,541,501	503,274
Other (items listed individually >5% of total capital tax assets)			
Other	3,044,775	2,541,501	503,274
99. Subtotal	\$ 8,208,687	\$ 7,799,035	\$ 409,652
f. Statutory valuation allowance adjustment	0	0	0
g. Nonadmitted	0	0	0
h. Admitted capital deferred tax assets (2e99-2f-2g)	8,208,687	7,799,035	409,652
i. Admitted deferred tax assets (2d+2h)	\$ 81,284,984	\$ 72,188,236	\$ 9,096,748

3. Deferred Tax Liabilities

	1	2	3
	2020	2019	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$ 102,557	\$ 108,998	\$ (6,441)
2. Fixed assets	24,664,533	11,164,916	13,499,617
3. Deferred and uncollected premium	155,037	158,574	(3,537)
4. Policyholder reserves	0	0	0
5. Other (items <=5% and >5% of total ordinary tax liabilities)	45,158,060	31,090,946	14,067,114
Other (items listed individually >5% of total ordinary tax liabilities)			
Pension accrual	43,838,285	29,771,171	14,067,114
Other	1,319,775	1,319,775	0
99. Subtotal	\$ 70,080,187	\$ 42,523,434	\$ 27,556,753
b. Capital:			
1. Investments	\$ 6,531,303	\$ 5,195,262	\$ 1,336,041
2. Real estate	0	0	0
3. Other (Items <=5% and >5% of total capital tax liabilities)	20,744,422	19,493,646	1,250,776

NOTES TO FINANCIAL STATEMENTS

Other (items listed individually >5% of total capital tax liabilities)			
Unrealized gain/(loss)	20,744,422	19,493,646	1,250,776
99. Subtotal	\$ 27,275,725	\$ 24,688,908	\$ 2,586,817
c. Deferred tax liabilities (3a99+3b99)	\$ 97,355,912	\$ 67,212,342	\$ 30,143,570
4. Net Deferred Tax Assets/Liabilities (2i – 3c)	\$ (16,070,928)	\$ 4,975,894	\$ (21,046,822)

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

	Amount	Effective Tax Rate (%)
<b>Permanent Differences:</b>		
Provision computed at statutory rate	\$ 23,213,227	21.0%
Change in nonadmitted assets	0	0%
Proration of tax exempt investment income	165,355	0.1%
Tax exempt income deduction	(297,280)	(0.3)%
Dividends received deduction	(21,364,140)	(19.3)%
Disallowed travel and entertainment	57,254	0.1%
Other permanent differences	36,891	0%
<b>Temporary Differences:</b>		
Total ordinary DTAs	1,038,721	0.9%
Total ordinary DTLs	(7,731,866)	(7.0)%
Total capital DTAs	(143,786)	(0.1)%
Total capital DTLs	(122,539)	(0.1)%
<b>Other:</b>		
Statutory valuation allowance adjustment	0	0%
Accrual adjustment – prior year	(33,714,077)	(30.5)%
Other	0	0%
Totals	\$ (38,862,240)	(35.2)%
Federal and foreign income taxes incurred	(41,872,963)	(37.9)%
Realized capital gains (losses) tax	2,476,852	2.2%
Change in net deferred income taxes	6,959,470	6.3%
Total statutory income taxes	\$ (32,436,641)	(29.3)%

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	\$8,120	December 31, 2017	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	\$0
2019/12/31	\$0
2018/12/31	\$0
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 Code.

F. Consolidated Federal Income Tax Return

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

**NOTES TO FINANCIAL STATEMENTS**

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	1,666,719
3	Amounts Recovered	0
4	Adjustments	1,666,719
5	Ending Balance of AMT Credit Carryforward (5=2-3-4)	0
6	Reduction for Sequestration	0
7	Nonadmitted 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 not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships nor individuals.  
B. The Company contributed capital to its non-insurance subsidiary, 1848 Ventures, LLC, for the following dates and amounts:

January 29, 2019	\$1,000,000
March 22, 2019	\$850,000
May 24, 2019	\$1,000,000
June 28, 2019	\$1,000,000
July 31, 2019	\$400,000
September 18, 2019	\$1,000,000
October 31, 2019	\$750,000
November 27, 2019	\$350,000
December 31, 2019	\$350,000
January 31, 2020	\$400,000
March 26, 2020	\$1,200,000
April 30, 2020	\$500,000
June 30, 2020	\$500,000
July 16, 2020	\$1,250,000
August 31, 2020	\$750,000
September 30, 2020	\$750,000
October 29, 2020	\$800,000
November 30, 2020	\$500,000
December 29, 2020	\$900,000

The Company received common stock dividend distributions from its subsidiary, Westfield Insurance Company, for the following dates and amounts:

May 9, 2019	\$10,000,000
June 4, 2019	\$15,000,000
June 20, 2019	\$10,000,000
February 3, 2020	\$50,000,000
October 13, 2020	\$50,000,000

On March 19, 2020, the Company contributed \$500,000 of capital to its subsidiary, Westfield National Insurance Company.

On September 17, 2019, the Company contributed \$2,500,000 of capital to each of the following subsidiary companies, Westfield Champion Insurance Company, Westfield Premier Insurance Company, Westfield Superior Insurance Company and Westfield Touchstone Insurance Company.

C. Dollar Amounts of Transactions - Not applicable  
D. Affiliated balances due to and from the Company at 12/31/2020 and 12/31/2019 respectively were:

NOTES TO FINANCIAL STATEMENTS

	12/31/2020	12/31/2019
Westfield Insurance Company	\$ 0	\$ 27,677,454
Westfield National Insurance Company	1,167,868	561,574
American Select Insurance Company	327,939	943,156
Old Guard Insurance Company	813,880	1,868,900
Westfield Services, Inc.*	147,442	173,296
1848 Ventures, LLC*	802,042	67,057
Westfield Insurance Foundation*	38,738	0
Ohio Farmers Insurance Company VEBA Trust*	3,355,835	3,291,225
Ohio Farmers Insurance Company Pension and/or VEBA Trust*	105,446	185,667
Affiliated Receivable	\$ 6,759,188	\$ 34,768,329
Westfield Insurance Company	\$ 21,301,224	\$ 0
Westfield Champion Insurance Company	2,349	0
Westfield Premier Insurance Company	234	0
Westfield Superior Insurance Company	282	0
Westfield Touchstone Insurance Company	2,121	0
150 South Road, LLC*	44,426	33,450
Affiliated Payable	\$ 21,350,636	\$ 33,450

\*Westfield Services, Inc., 1848 Ventures, LLC, Westfield Insurance Foundation, Ohio Farmers Insurance Company VEBA Trust, Ohio Farmers Insurance Company Pension and/or VEBA Trust and 150 South Road, LLC are not part of the intercompany pooling arrangement.

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

- E. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers.
- F. Guarantees or Undertakings  
The Company has given commitments to affiliated companies. The details of these commitments are described in Note 14 A.(1).
- G. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships nor individuals.
- H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned - Not applicable
- I. The Company owns 100.0% of Westfield Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield Insurance Company accounts for 39.6% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$	3,064,846,545
Liabilities	\$	1,728,642,047
Surplus	\$	1,336,204,498
Net Income	\$	142,165,867

The Company owns 100.0% of Westfield National Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield National Insurance Company accounts for 10.7% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	\$	743,192,808
Liabilities	\$	380,727,109
Surplus	\$	362,465,699
Net Income	\$	18,847,708

- J. Investments in Impaired SCAs - Not applicable
- K. Investment in Foreign Insurance Subsidiary - Not applicable
- L. Investment in Downstream Noninsurance Holding Company - Not applicable
- M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
	0.0%	\$ 0	\$ 0	\$ 0
Total SSAP No. 97 8a Entities	XXX	\$ 0	\$ 0	\$ 0
b. SSAP No. 97 8b(ii) Entities				

NOTES TO FINANCIAL STATEMENTS

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
Westfield Management Company	100.0%	\$ 27,191	\$ 0	\$ 27,191
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 27,191	\$ 0	\$ 27,191
c. SSAP No. 97 8b(iii) Entities				
Westfield Bancorp	100.0%	\$ 200,440,905	\$ 200,440,905	\$ 0
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 200,440,905	\$ 200,440,905	\$ 0
d. SSAP No. 97 8b(iv) Entities				
	0.0%	\$ 0	\$ 0	\$ 0
Total SSAP No. 97 8b(iv) Entities	XXX	\$ 0	\$ 0	\$ 0
e. Total SSAP No. 97 8b Entities (except 8b(i) entities) (b + c + d)	XXX	\$ 200,468,096	\$ 200,440,905	\$ 27,191
f. Aggregate Total (a + e)	XXX	\$ 200,468,096	\$ 200,440,905	\$ 27,191

(2) NAIC Filing Response Information

SCA Entity (Should be the same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities						
			\$ 0			
Total SSAP No. 97 8a Entities	XXX	XXX	\$ 0	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
			\$ 0			
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ 0	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Westfield Bancorp	S2	12/31/2019	\$ 181,934,195	Y	N	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 181,934,195	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
			\$ 0			
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ 0	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8b(i) entities) (b + c + d)	XXX	XXX	\$ 181,934,195	XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX	\$ 181,934,195	XXX	XXX	XXX

\* S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

\*\* I – Immaterial or M – Material

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

O. SCA or SSAP 48 Entity Loss Tracking

SCA Entity	Reporting Entity's Share of Net Income (Loss)	Accumulated Share of Net Income (Losses)	Reporting Entity's Share of Equity, Including Negative Equity	Guaranteed Obligation / Commitment for Financial Support (Yes/No)	Reported Value
1848 Ventures LLC	\$ (8,685,793)	\$ 0	\$ (367,031)	Y	\$ (367,031)

The losses in 1848 Ventures, LLC have not impacted other investments.

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



NOTES TO FINANCIAL STATEMENTS

	Overfunded		Underfunded	
	2020	2019	2020	2019
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, curtailments, settlements and special termination benefits	0	0	0	0
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	\$ 1,588,016	\$ 1,962,606
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	878,039	989,285
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	(259,761)	(614,695)
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 969,738	\$ 1,588,016

(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	878,039	989,285
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	878,039	989,285
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

**NOTES TO FINANCIAL STATEMENTS**

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2020	2019	2020	2019	2020	2019
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)
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.

**NOTES TO FINANCIAL STATEMENTS**

(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.

(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.

**NOTES TO FINANCIAL STATEMENTS**

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 \$1,069,173 and \$1,040,922 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 - The Company has contractual obligations to certain departed employees. The obligations typically are paid out within six years of departure.

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. There are no outstanding shares upon which dividends can be paid. Dividend restrictions are not applicable.
- J. The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: \$639,214,946.
- K. Surplus Notes - Not applicable
- L.-M. Quasi-Reorganizations - Not applicable

**Note 14 – Liabilities, Contingencies and Assessments**

- A. Contingent Commitments
  - (1) The Company has made an ongoing commitment to fund 1848 Ventures, LLC, an SCA Entity, in order to sustain its operations.
  - (2) The Company was not a guarantor of any obligations as of December 31, 2020.
  - (3) The Company has no guarantee obligations as of December 31, 2020.
- 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 \$601,969 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	\$ 14,315
b. Decreases current period:	
	3,371
c. Increases current period:	
	963
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current period	\$ 11,907
  - (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 \$114,651,144 and \$112,353,693, respectively, in accounts receivable for Agents’ Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company’s financial condition.

**Note 15 – Leases**

- A. Lessee Operating Lease

NOTES TO FINANCIAL STATEMENTS

- (1) Lessee's Leasing Arrangements
- a.

The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through December 2025. Rental expense for 2020 and 2019 was \$40,482,919 and \$39,390,478, respectively.
- b.

The Company does not have any contingent rental payments.
- c.

Certain rental commitments have renewal options extending through the year 2025. Some of these renewals are subject to adjustments in future periods.
- d.

The Company's lease agreements do not impose restrictions concerning dividends, additional debt and further leasing.
- e.

The Company terminated one lease early in 2020 and no longer used the leased property benefits. The rent liability for this property as of December 31, 2020 was immaterial.

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

- a.
- At January 1, 2021, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2021	\$ 17,925,499
2. 2022	\$ 4,855,105
3. 2023	\$ 4,566,807
4. 2024	\$ 2,547,951
5. 2025	\$ 3,893,584
6. Total	\$ 33,788,946

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

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

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

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

Not applicable

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A.
- Transfers of Receivables Reported as Sales
- The Company has not sold or transferred any receivables to any other parties.
- B.
- Transfer and Servicing of Financial Assets - Not applicable
- C.
- Wash Sales - Not applicable

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the 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	\$ 130,912,484	\$ 0	\$ 0	\$ 0	\$ 130,912,484
CE - Money Market Mutual Funds	\$ 0	\$ 0	\$ 0	\$ 10,514,020	\$ 10,514,020
OIA - Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 1,567,200	\$ 0	\$ 0	\$ 0	\$ 1,567,200
OIA - Other Assets - Affiliated	\$ 93,178,225	\$ 0	\$ 0	\$ 1,547,032	\$ 94,725,257
Total	\$ 225,657,909	\$ 0	\$ 0	\$ 12,061,052	\$ 237,718,961

NOTES TO FINANCIAL STATEMENTS

Description for Each Type of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
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, including the aggregate write-ins for invested assets are based on the values prescribed by an independent pricing service or from brokers. For bonds that are not actively traded, estimated fair values are based on values of bonds of comparable yield and credit quality. The fair values for common stocks are based on quoted market prices, where available, which are provided to the Company by an independent pricing service.

*Cash equivalents* - 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.

*Other Invested Assets* - The estimated fair value of publicly traded limited partnerships and trusts is based on the values prescribed by an independent pricing service. Those assets in trust held in money market mutual funds are carried at NAV.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 477,528,067	\$ 429,634,987	\$ 82,660,650	\$ 394,867,417	\$ 0	\$ 0	\$ 0
Common stocks	\$ 130,912,484	\$ 130,912,484	\$ 130,912,484	\$ 0	\$ 0	\$ 0	\$ 0
Cash equivalents	\$ 10,514,020	\$ 10,514,020	\$ 0	\$ 0	\$ 0	\$ 10,514,020	\$ 0
Other invested assets	\$ 96,292,457	\$ 96,292,457	\$ 94,745,425	\$ 0	\$ 0	\$ 1,547,032	\$ 0
Aggregate write-ins for invested assets*	\$ (515,258)	\$ (515,258)	\$ 0	\$ (515,258)	\$ 0	\$ 0	\$ 0

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

- 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  
Due to the COVID-19 pandemic, many personal auto customers were subject to “stay at home” or “shelter in place” orders which reduced the associated insurance exposure for several insurance subsidiaries of the Company. These subsidiaries elected to provide relief to affected customers in the form of policyholder dividends, which is disclosed accordingly in their respective financial statements. The total amount of relief for all subsidiaries is \$15.8 million.
- 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.



**NOTES TO FINANCIAL STATEMENTS**

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

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

The Company's strategy to manage or mitigate subprime exposure is to avoid making direct investments in, or insuring any of the sources of risk identified above. Westfield Bancorp, Inc.'s strategy to manage or mitigate subprime exposure is to adhere to stringent underwriting standards and to require Board review for any exceptions before loan approval.

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

- G. Insurance-Linked Securities (ILS) Contracts - Not applicable
- 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 an intercompany recoverable with affiliated companies that have an unsecured aggregate recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus with the following reinsurers:

Individual Reinsurers Who Are Members of a Group			
Group Code	FEIN	Reinsurer Name	Unsecured Amount
228	34-6516838	Westfield Insurance Company	\$ 1,410,130,009
228	34-1022544	Westfield National Insurance Company	\$ 339,538,642
228	23-0929640	Old Guard Insurance Company	\$ 234,933,970
228	31-6016426	American Select Insurance Company	\$ 130,602,697

All Members of the Groups Shown Above with Unsecured Reinsurance Recoverables			
Group Code	FEIN	Reinsurer Name	Unsecured Amount
228	34-6516838	Westfield Insurance Company	\$ 1,410,130,009
228	34-1022544	Westfield National Insurance Company	\$ 339,538,642
228	23-0929640	Old Guard Insurance Company	\$ 234,933,970
228	31-6016426	American Select Insurance Company	\$ 130,602,697
Total 228			\$ 2,115,205,318

- 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	\$ 856,618,774	\$ 122,823,154	\$ 717,979,391	\$ 106,791,928	\$ 138,639,383	\$ 16,031,226
b.	All Other	15,720,171	3,772,305	438,230	44,114	15,281,941	3,728,191
c.	Total	\$ 872,338,945	\$ 126,595,459	\$ 718,417,621	\$ 106,836,042	\$ 153,921,324	\$ 19,759,417
d.	Direct Unearned Premium Reserves						\$ 14,493,595

- (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	\$ 26,641,678	\$ 245,453	\$ 0	\$ 26,887,131
b. Sliding scale adjustments	0	0	0	0
c. Other profit commission	0	0	0	0



NOTES TO FINANCIAL STATEMENTS

	Direct	Assumed	Ceded	Net
arrangements				
d. Total	\$ 26,641,678	\$ 245,453	\$ 0	\$ 26,887,131

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 \$332.0 million. In calendar year 2020, \$104.6 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 \$217.0 million. Therefore, there has been a \$10.4 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 to and from the Company at 12/31/2020 and 12/31/2019 respectively were:

**NOTES TO FINANCIAL STATEMENTS**

	12/31/2020	12/31/2019
Westfield Insurance Company*	\$ 0	\$ 27,677,454
Westfield National Insurance Company*	1,167,868	561,574
American Select Insurance Company*	327,939	943,156
Old Guard Insurance Company*	813,880	1,868,900
Westfield Services, Inc.	147,442	173,296
1848 Ventures, LLC	802,042	67,057
Westfield Insurance Foundation	38,738	0
Ohio Farmers Insurance Company VEBA Trust	3,355,835	3,291,225
Ohio Farmers Insurance Company Pension and/or VEBA Trust	105,446	185,667
Affiliated Receivable	\$ 6,759,188	\$ 34,768,329
Westfield Insurance Company*	\$ 21,301,224	\$ 0
Westfield Champion Insurance Company*	2,349	0
Westfield Premier Insurance Company*	234	0
Westfield Superior Insurance Company*	282	0
Westfield Touchstone Insurance Company*	2,121	0
150 South Road, LLC	44,426	33,450
Affiliated Payable	\$ 21,350,636	\$ 33,450

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

**Note 27 – Structured Settlements**

- A. Reserves No Longer Carried  
The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2020 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$ 816,013	\$ 816,013

- 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 \$570,000 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.

**NOTES TO FINANCIAL STATEMENTS**

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)	\$ 5,983,020	\$ 5,433,274	\$ 4,733,622	\$ 4,866,405	\$ 4,490,621
b. Incurred losses and loss adjustment expense	0	0	570,000	0	0
c. Calendar year payments for losses and loss adjustment expenses	549,746	699,652	437,217	375,784	416,448
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 5,433,274	\$ 4,733,622	\$ 4,866,405	\$ 4,490,621	\$ 4,074,173

(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)	\$ 5,983,017	\$ 5,433,274	\$ 4,733,622	\$ 4,866,405	\$ 4,490,621
b. Incurred losses and loss adjustment expense	0	0	570,000	0	0
c. Calendar year payments for losses and loss adjustment expenses	549,743	699,652	437,217	375,784	416,448
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 5,433,274	\$ 4,733,622	\$ 4,866,405	\$ 4,490,621	\$ 4,074,173

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

(1) Direct basis	\$ 3,052,577
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 3,052,577

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

(1) Direct basis	\$ 872,863
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 872,863

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	\$ 2,057,883	\$ 2,010,679	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262
b. Incurred losses and loss adjustment expense	0	0	(570,000)	0	0
c. Calendar year payments for losses and loss adjustment expenses	47,204	13,755	35,071	8,591	4,886
d. Ending reserves	\$ 2,010,679	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376

(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	\$ 2,057,883	\$ 2,010,679	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262
b. Incurred losses and loss adjustment expense	0	0	(570,000)	0	0
d. Calendar year payments for losses	47,204	13,755	35,071	8,591	4,886

**NOTES TO FINANCIAL STATEMENTS**

	2016	2017	2018	2019	2020
and loss adjustment expenses					
d. Ending reserves	\$ 2,010,679	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376

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

(1) Direct basis	\$ 1,073,717
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 1,073,717

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

(1) Direct basis	\$ 846,722
(2) Assumed reinsurance basis	0
(3) Net of ceded reinsurance basis	\$ 846,722

**Note 34 – Subscriber Savings Accounts**

Not applicable

**Note 35 – Multiple Peril Crop Insurance**

Not applicable

**Note 36 – Financial Guaranty Insurance**

Not applicable

**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?  
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [ X ]    No [   ]

1.2

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

Yes [ X ]    No [   ]    N/A [   ]

1.3

State regulating?    Ohio

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

Yes [   ]    No [ X ]

5.2

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

1	2 NAIC Company Code	3 State of Domicile
Name of Entity		
	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 [   ]    No [ X ]

8.2

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

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ X ]    No [   ]

8.4

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

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

9.

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

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [   ]    No [ X ]

10.2

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

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [   ]    No [ X ]

10.4

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 [ X ]    No [   ]

12.11

Name of real estate holding company

150 South Road, LLC and various real estate holdings owned by and through Westfield Bancorp. Inc.

12.12

Number of parcels involved

3

12.13

Total book/adjusted carrying value

\$

7,580,477

12.2

If yes, provide explanation  
150 South Road, LLC, a real estate holding company, owns one business property. Westfield Bancorp. Inc. owns two business properties.

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

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 [   ]

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

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 [ X ]    No [   ]

GENERAL INTERROGATORIES

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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 \$ 6,348,293  
25.29 On deposit with other regulatory bodies \$ 0  
25.30 Pledged as collateral – excluding collateral pledged to an FHLB \$ 32,237,331  
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
BNY Mellon	One Wall Street, New York, NY 10286
Fifth Third Bank	20 NW 3rd St, 11th Floor, Evansville, IN 47708

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

GENERAL INTERROGATORIES

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1	2	3
Name(s)	Location(s)	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 [ ☒ ]

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

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
George Wiswesser	I
Ronald Stephonic	I
Krishna Patel	I
Scott Richter	I
Richard Nash	I
Chris Giampietro	I

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

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

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

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

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

29.2 If yes, complete the following schedule:

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

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

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

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

		1	2	3
		Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 429,634,987	\$ 477,528,067	\$ 47,893,080
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 429,634,987	\$ 477,528,067	\$ 47,893,080

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

Interactive Data Corp (IDC), Bloomberg Financial Services

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

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

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

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

32.2 If no, list exceptions:

33. By self-designating 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 [ ☒ ]

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.



**GENERAL INTERROGATORIES**

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- 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 [ ☒ ]
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 [ ☒ ]
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 [ ☒ ]

**OTHER**

- 37.1

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

\$

2,032,914
- 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.	\$ 1,116,959
- 38.1

Amount of payments for legal expenses, if any?

\$

1,001,327
- 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	\$ 850,842
- 39.1

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

\$

42,572
- 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	\$ 11,478

## 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	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	0	\$	0
2.2	Premium Denominator	\$	339,463,347	\$	346,553,812
2.3	Premium Ratio (2.1/2.2)		0.0%		0.0%
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	506,580,247	\$	508,043,435
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 [ ]
5.22	As a direct expense of the exchange			Yes [ ]	No [ ]
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?				N/A [X]
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 uninsured catastrophic loss:			
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer’s losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes [ X ]	No [ ]	
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.			1
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [ X ]	No [ ]	
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes [ ]	No [ X ]	
8.2	If yes, give full information			
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:			
	(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;			
	(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;			
	(c) Aggregate stop loss reinsurance coverage;			
	(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;			
	(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or			
	(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	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 <i>SSAP No. 62R, Property and Casualty Reinsurance</i> , has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:			
	(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles (“SAP”) and as a deposit under generally accepted accounting principles (“GAAP”); or			
	(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	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	<input checked="" type="checkbox"/> No <input type="checkbox"/>			
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	<input checked="" type="checkbox"/> No <input type="checkbox"/>			
14.2	If yes, please describe the method of allocating and recording reinsurance among the cedants: <u>Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.</u>					
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	<input type="checkbox"/> No <input checked="" type="checkbox"/>			
14.4	If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?	Yes	<input checked="" type="checkbox"/> No <input type="checkbox"/>			
14.5	If the answer to 14.4 is no, please explain:					
15.1	Has the reporting entity guaranteed any financed premium accounts?	Yes	<input type="checkbox"/> No <input checked="" type="checkbox"/>			
15.2	If yes, give full information					
16.1	Does the reporting entity write any warranty business?					
	If yes, disclose the following information for each of the following types of warranty coverage:					
		1	2	3	4	5
		Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
16.11	Home	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.12	Products	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.13	Automobile	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.14	Other*	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	* Disclose type of coverage:					
17.1	Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance?					
	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	<input type="checkbox"/> No <input checked="" type="checkbox"/>			
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	<input type="checkbox"/> No <input checked="" type="checkbox"/>			
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 chartered, registered, qualified, eligible, or writing business in at least 2 states?	Yes	<input checked="" type="checkbox"/> No <input type="checkbox"/>			
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	<input type="checkbox"/> No <input type="checkbox"/>			

**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
<b>Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	574,127,694	592,181,950	629,888,711	675,325,663	663,808,652
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	363,261,203	371,339,382	380,696,805	376,639,673	362,851,773
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	712,244,237	711,520,344	711,122,319	697,979,334	677,246,300
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	73,786,438	73,525,933	68,040,745	62,592,728	60,214,987
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	68,384,223	58,366,185	48,808,450	49,344,667	50,236,857
6. Total (Line 35).....	1,791,803,795	1,806,933,794	1,838,557,030	1,861,882,065	1,814,358,569
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	108,881,456	112,183,623	119,098,750	127,740,124	125,624,745
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	69,019,630	70,554,483	72,332,392	71,561,537	68,941,838
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	135,326,406	135,188,866	135,113,241	132,616,074	128,676,797
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	13,733,564	13,676,779	12,632,135	11,582,668	11,023,375
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	12,993,002	11,089,575	9,273,605	9,375,486	9,545,002
12. Total (Line 35).....	339,954,058	342,693,326	348,450,123	352,875,889	343,811,757
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8).....	1,080,529	(19,892,167)	(27,181,337)	(32,236,250)	5,014,785
14. Net investment gain (loss) (Line 11).....	106,889,316	41,912,711	113,770,178	18,906,175	59,742,453
15. Total other income (Line 15).....	92,480	(206,850)	975,243	824,381	185,152
16. Dividends to policyholders (Line 17).....	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19).....	(41,872,963)	(26,819,997)	(11,012,486)	(6,392,748)	1,963,594
18. Net income (Line 20).....	149,935,288	48,633,691	98,576,570	(6,112,946)	62,978,796
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	3,374,073,769	3,270,649,085	3,019,493,490	3,107,895,303	2,964,703,740
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	18,691,566	16,153,863	17,384,824	17,898,616	16,895,733
20.2 Deferred and not yet due (Line 15.2).....	95,959,578	96,199,830	100,046,020	104,894,085	106,238,659
20.3 Accrued retrospective premiums (Line 15.3).....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	665,616,417	759,472,413	742,094,695	773,381,320	752,835,972
22. Losses (Page 3, Line 1).....	251,449,840	255,524,075	258,971,802	261,080,704	234,287,107
23. Loss adjustment expenses (Page 3, Line 3).....	76,258,878	76,501,129	76,621,841	73,242,231	74,545,999
24. Unearned premiums (Page 3, Line 9).....	168,414,919	167,924,206	171,784,693	172,781,848	168,559,280
25. Capital paid up (Page 3, Lines 30 & 31).....	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37).....	2,708,457,352	2,511,176,672	2,277,398,795	2,334,513,983	2,211,867,768
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11).....	126,693,875	40,899,966	98,213,134	(3,942,575)	84,197,231
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital.....	2,708,457,352	2,511,176,672	2,277,398,795	2,334,513,983	2,211,867,768
29. Authorized control level risk-based capital.....	301,525,895	305,596,188	291,737,765	284,759,074	249,547,845
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	13.5	14.4	16.0	15.9	16.8
31. Stocks (Lines 2.1 & 2.2).....	77.2	76.4	74.3	77.3	75.4
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3).....	5.6	5.2	4.6	2.3	2.0
34. Cash, cash equivalents and short-term investments (Line 5).....	0.7	1.0	2.0	1.2	2.4
35. Contract loans (Line 6).....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7).....	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8).....	3.0	3.0	3.1	3.4	3.3
38. Receivables for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10).....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11).....	(0.0)	(0.0)	(0.0)	(0.0)	0.0
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	2,333,976,297	2,206,933,700	1,977,226,108	2,093,058,065	1,937,213,316
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....	0	0	0	0	0
46. Affiliated mortgage loans on real estate.....	0	0	0	0	0
47. All other affiliated.....	0	0	0	0	0
48. Total of above lines 42 to 47.....	2,333,976,297	2,206,933,700	1,977,226,108	2,093,058,065	1,937,213,316
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).....	86.2	87.9	86.8	89.7	87.6

Ohio Farmers Insurance Company  
FIVE-YEAR HISTORICAL DATA  
(Continued)

	1	2	3	4	5
	2020	2019	2018	2017	2016
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24).....	123,110,133	234,095,679	(153,705,620)	176,046,468	159,141,950
52. Dividends to stockholders (Line 35).....	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38).....	197,280,680	233,777,877	(57,115,188)	122,646,215	214,726,218
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	348,286,452	445,584,424	461,586,725	429,439,013	359,807,208
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	158,802,468	191,301,772	198,039,390	180,912,121	175,713,443
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	454,159,300	409,263,429	352,571,869	357,870,723	285,603,787
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	4,434,774	5,923,371	7,579,035	(495,592)	3,834,658
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	27,305,586	52,730,632	64,033,749	11,141,449	9,822,073
59. Total (Line 35).....	992,988,580	1,104,803,628	1,083,810,768	978,867,714	834,781,169
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	65,713,392	84,082,607	87,146,197	81,132,836	67,906,103
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	30,172,469	36,347,338	37,627,484	34,373,304	33,385,553
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	86,290,267	77,760,052	66,988,655	67,995,437	54,264,720
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	842,608	1,125,440	1,383,273	(128,547)	728,586
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	5,188,061	10,018,820	12,166,412	2,116,875	1,866,194
65. Total (Line 35).....	188,206,797	209,334,257	205,312,021	185,489,905	158,151,156
<b>Operating Percentages (Page 4)</b> (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	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
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	34.3	35.4	36.5	35.1	35.7
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).....	12.6	13.6	15.3	15.1	15.5
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(14,410)	(7,844)	(8,248)	1,075	(11,664)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	(0.6)	(0.3)	(0.4)	0.0	(0.6)
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(17,677)	(16,358)	(2,651)	(8,516)	(16,593)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(0.8)	(0.7)	(0.1)	(0.4)	(0.9)

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

Yes [    ]    No [    ]

If no, please explain:

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**

**SCHEDULE P - PART 1 - SUMMARY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,285	.....576	.....722	.....9	.....351	.....0	.....70	.....2,773	.....XXX.....
2. 2011.....	.....301,876	.....15,459	.....286,417	.....216,212	.....21,688	.....13,903	.....821	.....19,708	.....7	.....8,780	.....227,307	.....XXX.....
3. 2012.....	.....317,501	.....16,668	.....300,833	.....173,582	.....9,845	.....11,609	.....563	.....20,092	.....8	.....6,779	.....194,867	.....XXX.....
4. 2013.....	.....328,763	.....17,594	.....311,170	.....164,664	.....9,292	.....12,363	.....1,131	.....21,059	.....10	.....6,732	.....187,652	.....XXX.....
5. 2014.....	.....340,227	.....18,559	.....321,668	.....181,556	.....9,350	.....12,687	.....579	.....23,829	.....7	.....7,775	.....208,137	.....XXX.....
6. 2015.....	.....350,896	.....19,003	.....331,893	.....172,686	.....8,946	.....11,604	.....837	.....26,780	.....20	.....6,803	.....201,266	.....XXX.....
7. 2016.....	.....358,515	.....19,051	.....339,464	.....174,562	.....8,827	.....10,853	.....760	.....25,789	.....7	.....7,286	.....201,611	.....XXX.....
8. 2017.....	.....368,368	.....19,714	.....348,653	.....185,156	.....3,694	.....8,847	.....180	.....29,536	.....1	.....8,032	.....219,664	.....XXX.....
9. 2018.....	.....369,795	.....20,348	.....349,447	.....175,413	.....3,953	.....6,191	.....107	.....26,835	.....1	.....9,428	.....204,378	.....XXX.....
10. 2019.....	.....366,379	.....19,825	.....346,554	.....151,398	.....2,452	.....2,720	.....64	.....24,365	.....3	.....8,302	.....175,964	.....XXX.....
11. 2020.....	.....359,084	.....19,621	.....339,463	.....107,202	.....4,459	.....799	.....45	.....18,082	.....6	.....4,294	.....121,573	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....1,704,718	.....83,081	.....92,298	.....5,097	.....236,425	.....72	.....74,281	.....1,945,192	.....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	.....12,482	.....4,700	.....5,250	.....109	.....0	.....0	.....3,418	.....3	.....1,597	.....0	.....0	.....17,936	.....XXX.....
2. 2011.....	.....2,749	.....1,144	.....1,041	.....118	.....0	.....0	.....666	.....9	.....415	.....0	.....0	.....3,599	.....XXX.....
3. 2012.....	.....1,177	.....87	.....1,513	.....150	.....0	.....0	.....744	.....11	.....232	.....0	.....0	.....3,419	.....XXX.....
4. 2013.....	.....1,869	.....774	.....2,193	.....184	.....0	.....0	.....988	.....12	.....285	.....0	.....0	.....4,364	.....XXX.....
5. 2014.....	.....4,053	.....164	.....2,663	.....211	.....0	.....0	.....1,673	.....14	.....499	.....0	.....0	.....8,500	.....XXX.....
6. 2015.....	.....4,018	.....497	.....3,878	.....282	.....0	.....0	.....2,368	.....17	.....701	.....0	.....0	.....10,170	.....XXX.....
7. 2016.....	.....7,158	.....221	.....6,278	.....673	.....0	.....0	.....3,090	.....47	.....1,419	.....0	.....0	.....17,005	.....XXX.....
8. 2017.....	.....12,206	.....218	.....9,740	.....986	.....0	.....0	.....5,768	.....100	.....2,211	.....0	.....0	.....28,622	.....XXX.....
9. 2018.....	.....22,875	.....2,701	.....17,708	.....1,242	.....0	.....0	.....9,785	.....124	.....4,203	.....0	.....0	.....50,504	.....XXX.....
10. 2019.....	.....29,286	.....1,925	.....30,683	.....2,179	.....1	.....0	.....12,388	.....146	.....4,785	.....0	.....0	.....72,892	.....XXX.....
11. 2020.....	.....36,523	.....3,250	.....60,529	.....2,607	.....9	.....0	.....13,520	.....181	.....6,155	.....0	.....0	.....110,698	.....XXX.....
12. Totals...	.....134,396	.....15,681	.....141,475	.....8,741	.....9	.....0	.....54,409	.....662	.....22,503	.....0	.....0	.....327,709	.....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34  Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....12,923	.....5,013
2. 2011.	.....254,693	.....23,787	.....230,906	.....84.4	.....153.9	.....80.6	.....0	.....0	.....19.00	.....2,528	.....1,071
3. 2012.	.....208,949	.....10,663	.....198,286	.....65.8	.....64.0	.....65.9	.....0	.....0	.....19.00	.....2,453	.....965
4. 2013.	.....203,420	.....11,405	.....192,016	.....61.9	.....64.8	.....61.7	.....0	.....0	.....19.00	.....3,103	.....1,261
5. 2014.	.....226,961	.....10,324	.....216,637	.....66.7	.....55.6	.....67.3	.....0	.....0	.....19.00	.....6,341	.....2,159
6. 2015.	.....222,035	.....10,599	.....211,436	.....63.3	.....55.8	.....63.7	.....0	.....0	.....19.00	.....7,117	.....3,053
7. 2016.	.....229,151	.....10,535	.....218,616	.....63.9	.....55.3	.....64.4	.....0	.....0	.....19.00	.....12,543	.....4,462
8. 2017.	.....253,465	.....5,180	.....248,286	.....68.8	.....26.3	.....71.2	.....0	.....0	.....19.00	.....20,743	.....7,879
9. 2018.	.....263,009	.....8,127	.....254,882	.....71.1	.....39.9	.....72.9	.....0	.....0	.....19.00	.....36,640	.....13,864
10. 2019.	.....255,625	.....6,769	.....248,856	.....69.8	.....34.1	.....71.8	.....0	.....0	.....19.00	.....55,865	.....17,028
11. 2020.	.....242,820	.....10,548	.....232,271	.....67.6	.....53.8	.....68.4	.....0	.....0	.....19.00	.....91,194	.....19,504
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....251,450	.....76,259

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

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	One Year	Two Year
1. Prior.....	.....154,106	.....142,547	.....136,859	.....135,060	.....132,811	.....131,321	.....131,660	.....130,493	.....130,502	.....129,699	.....(803)	.....(794)
2. 2011.....	.....228,412	.....222,300	.....217,475	.....214,264	.....212,196	.....211,390	.....211,497	.....210,992	.....210,637	.....210,791	.....153	.....(201)
3. 2012.....	.....XXX.....	.....193,315	.....185,432	.....182,752	.....180,798	.....179,527	.....179,496	.....178,904	.....178,211	.....177,970	.....(240)	.....(934)
4. 2013.....	.....XXX.....	.....XXX.....	.....183,130	.....174,335	.....174,323	.....172,840	.....173,214	.....171,823	.....171,024	.....170,682	.....(342)	.....(1,142)
5. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....197,228	.....192,820	.....191,969	.....193,759	.....192,876	.....192,101	.....192,316	.....215	.....(560)
6. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....189,933	.....184,169	.....184,738	.....185,713	.....185,248	.....183,976	.....(1,273)	.....(1,737)
7. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....198,209	.....196,135	.....195,974	.....193,776	.....191,414	.....(2,361)	.....(4,559)
8. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....227,367	.....222,844	.....220,010	.....216,540	.....(3,470)	.....(6,304)
9. 2018.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....225,291	.....225,557	.....223,845	.....(1,712)	.....(1,446)
10. 2019.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....224,286	.....219,710	.....(4,577)	.....XXX.....
11. 2020.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....208,040	.....XXX.....	.....XXX.....
12. Totals.....											.....(14,410)	.....(17,677)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior.....	.....000.....	.....40,769	.....67,015	.....83,758	.....94,198	.....99,753	.....104,444	.....107,368	.....110,938	.....113,360	.....XXX.....	.....XXX.....
2. 2011.....	.....112,268	.....161,905	.....179,413	.....193,258	.....198,880	.....203,142	.....205,146	.....206,554	.....207,102	.....207,606	.....XXX.....	.....XXX.....
3. 2012.....	.....XXX.....	.....91,680	.....127,449	.....147,099	.....160,927	.....166,977	.....170,812	.....173,595	.....174,458	.....174,783	.....XXX.....	.....XXX.....
4. 2013.....	.....XXX.....	.....XXX.....	.....82,785	.....118,724	.....136,074	.....150,099	.....158,931	.....163,875	.....165,834	.....166,603	.....XXX.....	.....XXX.....
5. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....97,379	.....132,505	.....152,235	.....171,173	.....179,381	.....183,092	.....184,315	.....XXX.....	.....XXX.....
6. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....86,616	.....122,423	.....144,539	.....162,010	.....171,686	.....174,507	.....XXX.....	.....XXX.....
7. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....85,657	.....127,654	.....153,574	.....168,755	.....175,829	.....XXX.....	.....XXX.....
8. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....96,878	.....151,760	.....177,537	.....190,129	.....XXX.....	.....XXX.....
9. 2018.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....99,887	.....155,395	.....177,544	.....XXX.....	.....XXX.....
10. 2019.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....104,876	.....151,603	.....XXX.....	.....XXX.....
11. 2020.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....103,498	.....XXX.....	.....XXX.....

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	.....68,422	.....46,959	.....33,918	.....26,687	.....22,331	.....18,080	.....16,420	.....13,846	.....11,356	.....8,557
2. 2011.....	.....54,852	.....22,296	.....15,061	.....9,030	.....5,486	.....4,514	.....3,719	.....2,509	.....1,864	.....1,579
3. 2012.....	.....XXX.....	.....51,279	.....23,691	.....15,546	.....9,478	.....6,114	.....5,238	.....3,582	.....2,478	.....2,097
4. 2013.....	.....XXX.....	.....XXX.....	.....50,551	.....24,406	.....17,327	.....10,410	.....7,674	.....5,019	.....3,421	.....2,984
5. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....48,898	.....25,505	.....16,629	.....12,863	.....8,402	.....5,020	.....4,111
6. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....53,173	.....29,425	.....21,278	.....12,139	.....8,136	.....5,948
7. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....60,106	.....34,362	.....22,612	.....13,252	.....8,648
8. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....81,575	.....41,757	.....24,187	.....14,422
9. 2018.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....78,919	.....40,366	.....26,127
10. 2019.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....80,039	.....40,746
11. 2020.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....71,261



Ohio Farmers Insurance Company  
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN  
Allocated by States and Territories

		1  Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4  Dividends Paid or Credited to Policyholders on Direct Business	5  Direct Losses Paid (Deducting Salvage)	6  Direct Losses Incurred	7  Direct Losses Unpaid	8  Finance and Service Charges not Included in Premiums	9  Direct Premiums Written for Federal Pur- chasing Groups (Incl. in Col. 2)
			2  Direct Premiums Written	3  Direct Premiums Earned						
States, Etc.										
1.	Alabama.....AL	L	8,675	32,056	0	0	(549)	1,321	(0)	0
2.	Alaska.....AK	N	0	0	0	0	0	0	0	0
3.	Arizona.....AZ	L	2,920	2,567	0	0	526	536	3	0
4.	Arkansas.....AR	L	461,941	70,959	0	0	23,540	24,037	0	0
5.	California.....CA	N	0	0	0	0	4,217	0	0	0
6.	Colorado.....CO	L	61,378	96,783	0	0	(1,603)	6,044	108	0
7.	Connecticut.....CT	N	0	0	0	0	0	0	0	0
8.	Delaware.....DE	L	6,339	3,566	0	0	898	1,042	16	0
9.	District of Columbia.....DC	L	28,607	28,692	0	0	1,376	5,342	0	0
10.	Florida.....FL	L	129,801	194,317	0	0	(42,937)	83,999	85	0
11.	Georgia.....GA	L	104,392	153,181	0	(48)	(9,148)	32,968	177	0
12.	Hawaii.....HI	N	0	0	0	0	0	0	0	0
13.	Idaho.....ID	N	0	0	0	0	0	0	0	0
14.	Illinois.....IL	L	1,691,506	1,859,522	0	776,135	(3,271,512)	2,309,080	3,219	0
15.	Indiana.....IN	L	1,562,740	1,423,003	0	(105,653)	(35,618)	332,455	4,700	0
16.	Iowa.....IA	L	89,400	173,979	0	0	3,110	41,215	128	0
17.	Kansas.....KS	L	0	0	0	0	0	0	0	0
18.	Kentucky.....KY	L	703,787	784,893	0	254,595	512,517	1,389,949	490,595	0
19.	Louisiana.....LA	L	110	1,586	0	0	(757)	161	0	0
20.	Maine.....ME	N	0	0	0	0	0	0	0	0
21.	Maryland.....MD	L	119,024	123,584	0	0	(614)	9,166	210	0
22.	Massachusetts.....MA	L	2,773	3,271	0	0	(3)	21	0	0
23.	Michigan.....MI	L	334,906	329,392	0	42,797	(7,411)	2,877,122	1,063	0
24.	Minnesota.....MN	L	1,840,875	2,112,022	0	153,921	146,786	1,533,079	2,502	0
25.	Mississippi.....MS	L	(350)	157	0	0	(782)	174	0	0
26.	Missouri.....MO	L	6,935	27,525	0	0	(2,966)	1,929	0	0
27.	Montana.....MT	L	9,798	2,684	0	0	510	924	0	0
28.	Nebraska.....NE	L	1,636	1,588	0	0	250	303	0	0
29.	Nevada.....NV	L	5,900	5,730	0	0	402	1,127	17	0
30.	New Hampshire.....NH	N	0	0	0	0	0	0	0	0
31.	New Jersey.....NJ	L	0	83,136	0	0	(1,328)	283	0	0
32.	New Mexico.....NM	L	13,167	13,583	0	0	252	256	20	0
33.	New York.....NY	L	21,594	23,181	0	(38,458)	(37,309)	1,774	(0)	0
34.	North Carolina.....NC	L	182,270	108,355	0	0	3,526	21,677	3	0
35.	North Dakota.....ND	L	1,364,818	1,007,992	0	0	41,624	133,823	2	0
36.	Ohio.....OH	L	12,203,144	12,260,306	0	2,681,618	1,792,695	4,026,480	42,529	0
37.	Oklahoma.....OK	L	250	5,234	0	0	23	71	42	0
38.	Oregon.....OR	N	0	0	0	0	0	0	0	0
39.	Pennsylvania.....PA	L	525,602	306,775	0	54,349	8,924	314,734	1,719	0
40.	Rhode Island.....RI	L	11,667	11,667	0	0	206	206	0	0
41.	South Carolina.....SC	L	6,155	37,500	0	0	(3,091)	1,503	9	0
42.	South Dakota.....SD	L	921,756	1,207,200	0	(275)	1,373	89,393	69	0
43.	Tennessee.....TN	L	383,079	242,753	0	(481)	10,276	303,620	969	0
44.	Texas.....TX	L	288,797	272,967	0	0	5,901	33,118	4	0
45.	Utah.....UT	L	31,871	22,407	0	0	4,021	4,021	0	0
46.	Vermont.....VT	L	0	0	0	0	0	0	0	0
47.	Virginia.....VA	L	58,924	89,151	0	(300,000)	(152,294)	160,905	80	0
48.	Washington.....WA	L	9,574	12,009	0	0	656	1,587	0	0
49.	West Virginia.....WV	L	1,710,435	1,590,296	0	17,875	37,391	361,607	4,650	0
50.	Wisconsin.....WI	L	241,407	309,848	0	0	6,583	51,020	286	0
51.	Wyoming.....WY	L	60,263	77,244	0	0	4,702	10,802	32	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	25,207,866	25,112,660	0	3,536,374	(959,852)	14,173,091	553,239	0

DETAILS OF WRITE-INS

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

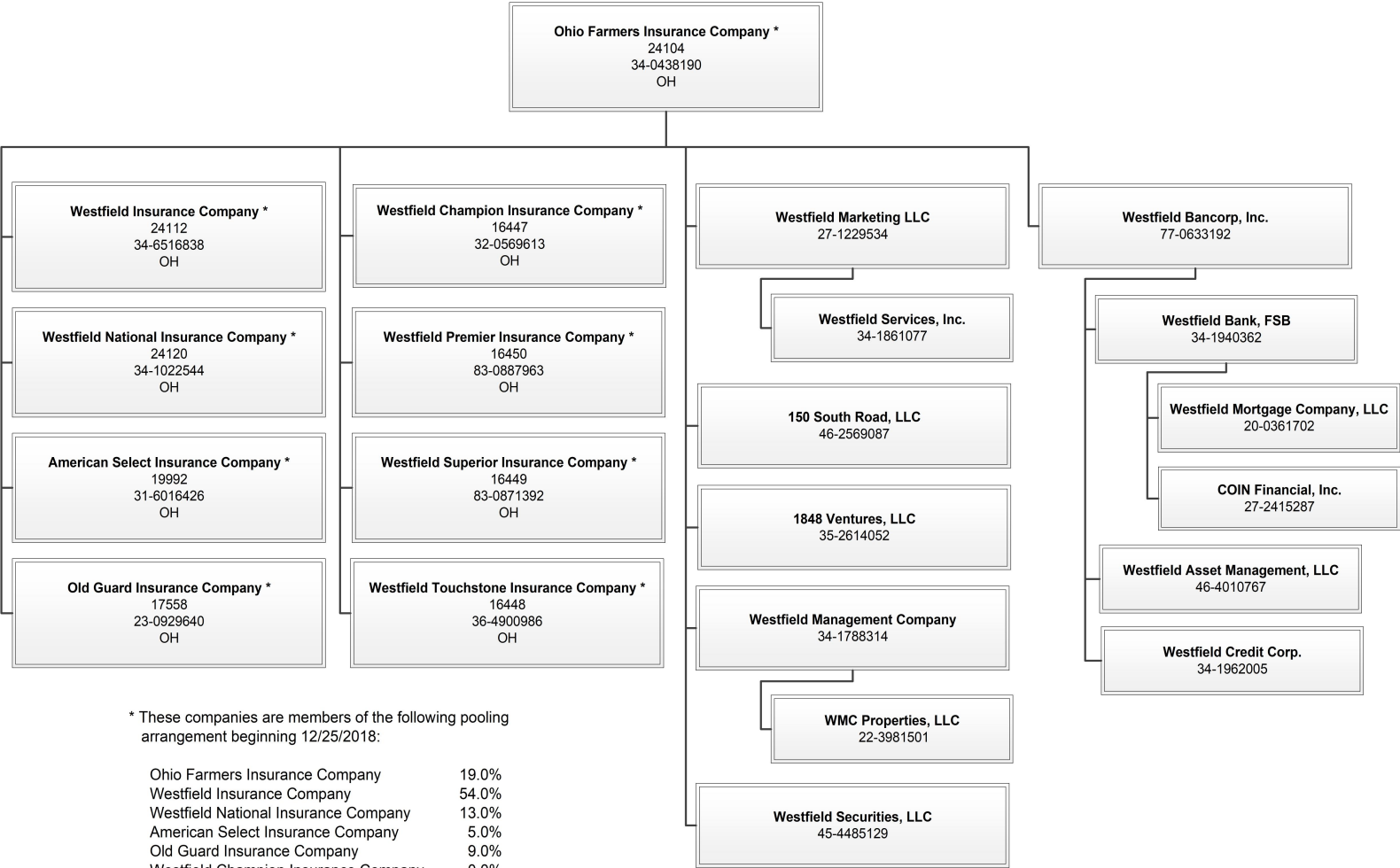
(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	43
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI).....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0

(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

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.....	14

**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	<u>0.0%</u>
Total	100%