



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

Ohio Farmers Insurance Company

NAIC Group Code	0228 (Current)	0228 (Prior)	NAIC Company Code	24104	Employer's ID Number	34-0438190
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		OH
Country of Domicile	United States of America					
Incorporated/Organized	02/08/1848			Commenced Business 07/08/1848		
Statutory Home Office	One Park Circle (Street and Number)			Westfield Center, OH, US 44251-5001 (City or Town, State, Country and Zip Code)		
Main Administrative Office	One Park Circle (Street and Number)			330-887-0101 (Area Code) (Telephone Number)		
	Westfield Center, OH, US 44251-5001 (City or Town, State, Country and Zip Code)			330-887-0101 (Area Code) (Telephone Number)		
Mail Address	P. O. Box 5001 (Street and Number or P.O. Box)			Westfield Center, OH, US 44251-5001 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	One Park Circle (Street and Number)			330-887-0101 (Area Code) (Telephone Number)		
	Westfield Center, OH, US 44251-5001 (City or Town, State, Country and Zip Code)			330-887-0101 (Area Code) (Telephone Number)		
Internet Website Address	www.westfieldgrp.com					
Statutory Statement Contact	Jeffrey Scott Gillentine (Name)			330-887-0101 (Area Code) (Telephone Number)		
	FinancialReporting@westfieldgrp.com (E-mail Address)			330-887-4415 (FAX Number)		

OFFICERS

President, CEO, and Board Chair	Edward James Largent III	Chief Legal Officer and Secretary	Frank Anthony Carrino
Chief Financial Officer and Treasurer	Joseph Christian Kohmann		

OTHER

Robert William Bowers, Natl Clms and Cust Ser Ldr	Jeffrey Scott Gillentine, Controller	Robyn Renee Hahn #, President, Commercial Lines
John Andrew Kuhn #, President, Westfield Specialty	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 Operations Officer	Stuart Wayne Rosenberg, Chief Innov and Strategy Offr	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

Barbara Marie Bufkin #	Cheryl Lila Carlisle	David Preston Hollander
Michael Tufts Jeans #	John Patrick Lanigan Jr	Edward James Largent III
Craig David Pfeiffer	Billie Kay Rawot	John Lewis Watson

State of	Ohio	SS
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.

Edward James Largent III President, CEO, and Board Chair	Joseph Christian Kohmann Chief Financial Officer and Treasurer	Frank Anthony Carrino Chief Legal Officer and Secretary
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Subscribed and sworn to before me this	a. Is this an original filing?	Yes [X] No []
	b. If no,	
	1. State the amendment number.....	
	2. Date filed	
15th day of February, 2022	3. Number of pages attached.....	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	453,903,332	0	453,903,332	429,634,987
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	2,799,010,794	2,514,861	2,796,495,933	2,464,861,590
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)	175,415,035	0	175,415,035	177,980,958
4.2 Properties held for the production of income (less \$0 encumbrances)	853,875	0	853,875	884,767
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	445,337
5. Cash (\$14,657,517 , Schedule E - Part 1), cash equivalents (\$10,686,791 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	25,344,308	0	25,344,308	23,040,927
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)	112,189,138	11,710,273	100,478,865	96,292,457
9. Receivable 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	(398,999)	0	(398,999)	(515,258)
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,566,317,483	14,225,134	3,552,092,349	3,192,625,765
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,858,699	0	4,858,699	5,204,798
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	22,204,111	2,493,441	19,710,670	18,691,566
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$122,436 earned but unbilled premiums)	103,059,204	12,243	103,046,961	95,959,578
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,062,127	0	2,062,127	6,061,055
16.2 Funds held by or deposited with reinsured companies	6,287,165	1,913,797	4,373,368	6,125,657
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	49,686,598	0	49,686,598	35,329,942
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	5,753,632	20,638	5,732,994	7,316,220
21. Furniture and equipment, including health care delivery assets (\$0)	23,129,936	23,129,936	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	7,522,961	0	7,522,961	6,759,188
24. Health care (\$0) and other amounts receivable	2,582,958	2,582,958	0	0
25. Aggregate write-ins for other than invested assets	95,705,748	95,705,748	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,889,170,622	140,083,895	3,749,086,727	3,374,073,769
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	3,889,170,622	140,083,895	3,749,086,727	3,374,073,769
DETAILS OF WRITE-INS				
1101. Amortization on intercompany transactions	1,040,399	0	1,040,399	924,140
1102. Deferred gain on intercompany transactions	(1,439,398)	0	(1,439,398)	(1,439,398)
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	(398,999)	0	(398,999)	(515,258)
2501. Prepaid pension cost	207,962,628	207,962,628	0	0
2502. Other prepaid assets	12,669,679	12,669,679	0	0
2503. Deposit in pools	573,231	573,231	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	(125,499,790)	(125,499,790)	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	95,705,748	95,705,748	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	269,478,824	251,449,840
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	13,206,658	10,456,610
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	74,320,264	76,258,878
4. Commissions payable, contingent commissions and other similar charges	20,539,356	19,118,053
5. Other expenses (excluding taxes, licenses and fees)	27,185,381	22,202,581
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,652,785	5,481,721
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	0	0
7.2 Net deferred tax liability	23,690,355	16,070,928
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 \$778,638,521 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)	182,534,763	168,414,919
10. Advance premium	8,466,248	4,459,990
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	2,844,500	1,659,760
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	13,724,229	11,527,232
15. Remittances and items not allocated	(375,701)	(109,232)
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	4,297,236	4,459,590
19. Payable to parent, subsidiaries and affiliates	28,267,052	21,350,636
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	42,101,018	52,814,911
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	715,932,968	665,616,417
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	715,932,968	665,616,417
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)	3,033,153,759	2,708,457,352
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)	0	0
36.2 .....0 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)	3,033,153,759	2,708,457,352
38. TOTALS (Page 2, Line 28, Col. 3)	3,749,086,727	3,374,073,769
DETAILS OF WRITE-INS		
2501. Liability for retirement plans	40,695,637	51,793,657
2502. Reserve for outstanding checks and drafts charged off	1,405,381	1,021,254
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	42,101,018	52,814,911
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	350,809,737	339,463,341
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	201,765,356	184,132,562
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	34,608,134	37,691,050
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	130,984,928	116,559,200
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	367,358,418	338,382,812
7. Net income of protected cells	0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(16,548,681)	1,080,529
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	50,585,396	97,656,123
10. Net realized capital gains or (losses) less capital gains tax of \$4,826,889 (Exhibit of Capital Gains (Losses))	17,321,109	9,233,193
11. Net investment gain (loss) (Lines 9 + 10)	67,906,505	106,889,316
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$916,796 amount charged off \$1,418,942)	(502,146)	(531,913)
13. Finance and service charges not included in premiums	581,957	553,239
14. Aggregate write-ins for miscellaneous income	2,623,130	71,154
15. Total other income (Lines 12 through 14)	2,702,941	92,480
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	54,060,765	108,062,325
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)	54,060,765	108,062,325
19. Federal and foreign income taxes incurred	(10,618,103)	(41,872,963)
20. Net income (Line 18 minus Line 19)(to Line 22)	64,678,868	149,935,288
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,708,457,352	2,511,176,672
22. Net income (from Line 20)	64,678,868	149,935,288
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$1,399,912	272,888,252	123,110,133
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	7,828,175	(27,701,028)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(73,544,956)	(18,325,922)
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	52,846,068	(29,737,791)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	324,696,407	197,280,680
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	3,033,153,759	2,708,457,352
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	0	0
1401. Miscellaneous insurance income	2,794,327	0
1402. Net other interest income and unidentified cash	14,641	54,069
1403. Contractual expense on sold properties	0	(1,304)
1498. Summary of remaining write-ins for Line 14 from overflow page	(185,838)	18,389
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	2,623,130	71,154
3701. Change in retirement plan liabilities, net tax (benefit) expense of (\$14,047,689) and \$7,904,982 for 2021 and 2020, respectively	52,846,068	(29,737,791)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	52,846,068	(29,737,791)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	365,357,484	335,450,158
2. Net investment income	62,556,151	110,232,497
3. Miscellaneous income	4,261,171	1,388,157
4. Total (Lines 1 through 3)	432,174,806	447,070,812
5. Benefit and loss related payments	176,987,395	189,175,950
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	161,741,408	150,603,962
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 4,826,889 tax on capital gains (losses)	8,565,442	(19,402,975)
10. Total (Lines 5 through 9)	347,294,245	320,376,937
11. Net cash from operations (Line 4 minus Line 10)	84,880,561	126,693,875
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	52,521,727	54,549,272
12.2 Stocks	33,777,478	35,677,053
12.3 Mortgage loans	0	0
12.4 Real estate	437,953	1,782,478
12.5 Other invested assets	16,520,488	11,436,836
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)	103,257,646	103,445,639
13. Cost of investments acquired (long-term only):		
13.1 Bonds	80,636,320	41,618,279
13.2 Stocks	65,000,000	11,930,905
13.3 Mortgage loans	0	0
13.4 Real estate	3,940,467	28,203,368
13.5 Other invested assets	29,574,481	15,522,167
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	179,151,268	97,274,719
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(75,893,622)	6,170,920
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)	(6,683,558)	(139,297,305)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(6,683,558)	(139,297,305)
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)	2,303,381	(6,432,510)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	23,040,927	29,473,437
19.2 End of period (Line 18 plus Line 19.1)	25,344,308	23,040,927
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001.Exchange of equity investment to equity investment	222,000	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	3,188,372	1,468,407	1,602,349	3,054,430
2.	Allied lines	3,468,128	1,598,847	1,791,504	3,275,471
3.	Farmowners multiple peril	17,100,007	7,610,229	8,304,278	16,405,958
4.	Homeowners multiple peril	53,112,320	27,139,315	28,888,868	51,362,767
5.	Commercial multiple peril	73,932,139	34,012,690	37,484,492	70,460,337
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	10,111,929	4,593,045	4,841,070	9,863,904
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	1,041,843	499,887	553,546	988,184
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	10,215,030	4,915,364	5,058,729	10,071,665
17.1	Other liability - occurrence	27,114,652	13,325,839	15,225,919	25,214,572
17.2	Other liability - claims-made	1,973,337	121,147	1,574,100	520,384
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	855,215	343,388	387,610	810,993
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	38,300,762	20,319,593	19,928,422	38,691,933
19.3, 19.4	Commercial auto liability	36,197,177	15,857,537	16,483,430	35,571,284
21.	Auto physical damage	53,119,440	25,666,052	26,291,762	52,493,730
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	257,845	113,069	120,768	250,146
24.	Surety	13,787,964	7,923,012	8,483,043	13,227,933
26.	Burglary and theft	30,098	14,210	14,392	29,916
27.	Boiler and machinery	(5)	(3)	(2)	(6)
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	16,869,629	2,193,550	2,966,120	16,097,059
32.	Reinsurance - nonproportional assumed liability	3,693,600	0	2,188,800	1,504,800
33.	Reinsurance - nonproportional assumed financial lines	560,095	699,740	345,562	914,273
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	364,929,577	168,414,918	182,534,762	350,809,733
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 thru 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	1,602,349	0	0	0	1,602,349
2.	Allied lines	1,791,504	0	0	0	1,791,504
3.	Farmowners multiple peril	8,304,278	0	0	0	8,304,278
4.	Homeowners multiple peril	28,888,868	0	0	0	28,888,868
5.	Commercial multiple peril	37,484,492	0	0	0	37,484,492
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	4,841,070	0	0	0	4,841,070
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	553,546	0	0	0	553,546
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	5,058,729	0	0	0	5,058,729
17.1	Other liability - occurrence	14,971,798	254,121	0	0	15,225,919
17.2	Other liability - claims-made	1,522,095	52,005	0	0	1,574,100
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	387,610	0	0	0	387,610
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	19,928,422	0	0	0	19,928,422
19.3, 19.4	Commercial auto liability	16,483,430	0	0	0	16,483,430
21.	Auto physical damage	26,291,753	9	0	0	26,291,762
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	117,700	3,068	0	0	120,768
24.	Surety	2,248,337	6,234,706	0	0	8,483,043
26.	Burglary and theft	14,392	0	0	0	14,392
27.	Boiler and machinery	(2)	0	0	0	(2)
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	2,966,120	0	0	0	2,966,120
32.	Reinsurance - nonproportional assumed liability	2,188,800	0	0	0	2,188,800
33.	Reinsurance - nonproportional assumed financial lines	345,562	0	0	0	345,562
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	175,990,853	6,543,909	0	0	182,534,762
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (Sum of Line 35 through 37)					182,534,762
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

		1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
			2	3	4	5	
Line of Business		Direct Business (a)	From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	
1.	Fire	0	16,780,905	0	13,592,533	0	3,188,372
2.	Allied lines	0	18,253,306	0	14,785,178	0	3,468,128
3.	Farmowners multiple peril	0	90,000,040	0	72,900,033	0	17,100,007
4.	Homeowners multiple peril	0	279,538,528	0	226,426,208	0	53,112,320
5.	Commercial multiple peril	1,860,657	387,237,472	32,400	315,184,385	14,005	73,932,139
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0
9.	Inland marine	55,641	53,165,038	0	43,108,750	0	10,111,929
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	17,728	5,465,655	0	4,441,540	0	1,041,843
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	173,688	53,614,000	1,064,298	43,548,288	1,088,668	10,215,030
17.1	Other liability - occurrence	566,037	141,819,841	322,819	115,594,045	0	27,114,652
17.2	Other liability - claims-made	33,397	10,377,104	0	8,412,646	24,518	1,973,337
17.3	Excess workers' compensation	0	0	0	0	0	0
18.1	Products liability - occurrence	1,998	4,499,134	0	3,645,917	0	855,215
18.2	Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	0	201,582,957	0	163,282,195	0	38,300,762
19.3, 19.4	Commercial auto liability	641,699	189,874,806	0	154,314,286	5,042	36,197,177
21.	Auto physical damage	210,949	279,365,052	0	226,456,561	0	53,119,440
22.	Aircraft (all perils)	0	0	0	0	0	0
23.	Fidelity	28,364	1,328,719	0	1,099,238	0	257,845
24.	Surety	25,381,416	48,802,140	0	58,780,269	1,615,323	13,787,964
26.	Burglary and theft	1,891	156,517	0	128,310	0	30,098
27.	Boiler and machinery	99,107	(25)	0	(20)	99,107	(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	88,787,522	71,917,893	0	16,869,629
32.	Reinsurance - nonproportional assumed liability	XXX	0	19,440,000	15,746,400	0	3,693,600
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	2,947,870	2,387,775	0	560,095
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	29,072,572	1,781,861,189	112,594,909	1,555,752,430	2,846,663	364,929,577
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 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 reported on an annualized basis \$0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

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	7,421,145	6,011,127	1,410,018	572,540	512,008	1,470,550	48.1
2.	Allied lines	0	10,846,561	8,785,715	2,060,846	822,619	488,036	2,395,429	73.1
3.	Farmowners multiple peril	(447)	50,794,810	41,143,433	9,650,930	3,474,136	2,750,788	10,374,278	63.2
4.	Homeowners multiple peril	(3,354)	170,748,829	138,303,835	32,441,640	11,083,010	8,071,686	35,452,964	69.0
5.	Commercial multiple peril	1,526,910	163,828,997	133,938,285	31,417,622	68,127,121	61,377,660	38,167,083	54.2
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	4,488	15,631,174	12,664,886	2,970,776	884,389	701,671	3,153,494	32.0
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	8	0	8	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	440,641	32,036,912	26,575,996	5,901,557	18,289,796	21,136,664	3,054,689	30.3
17.1	Other liability - occurrence	175,317	57,312,531	46,565,157	10,922,691	42,440,065	43,748,822	9,613,934	38.1
17.2	Other liability - claims-made	0	1,250	1,013	237	232,269	72,699	159,807	30.7
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	295,207	239,118	56,089	2,721,752	2,629,755	148,086	18.3
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	18,041	130,523,041	105,738,733	24,802,349	34,853,848	33,741,553	25,914,644	67.0
19.3, 19.4	Commercial auto liability	25,772	125,064,684	101,323,897	23,766,559	53,118,018	57,292,373	19,592,204	55.1
21.	Auto physical damage	34,516	153,384,069	124,269,053	29,149,532	4,962,020	3,664,282	30,447,270	58.0
22.	Aircraft (all perils)	0	0	0	0	68	68	0	0.0
23.	Fidelity	(1,100)	209,440	168,755	39,585	85,836	39,281	86,140	34.4
24.	Surety	(1,190,778)	(87,805)	(1,035,653)	(242,930)	1,053,251	596,950	213,371	1.6
26.	Burglary and theft	0	34,775	28,167	6,608	1,281	1,397	6,492	21.7
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	49,365,486	39,986,043	9,379,443	24,547,828	13,870,018	20,057,253	124.6
32.	Reinsurance - nonproportional assumed liability	XXX	14,859	12,036	2,823	900,057	0	902,880	60.0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	1,308,914	754,129	554,785	60.7
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	1,030,005	967,425,965	784,719,596	183,736,374	269,478,826	251,449,840	201,765,360	57.5
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
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 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

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 Excl. 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	1,911,075	1,547,971	363,104	0	1,102,293	892,857	572,540	76,467
2.	Allied lines	0	1,729,192	1,400,646	328,546	0	2,600,385	2,106,312	822,619	117,393
3.	Farmowners multiple peril	1	6,420,396	5,200,522	1,219,875	0	11,864,531	9,610,270	3,474,136	499,507
4.	Homeowners multiple peril	0	31,236,488	25,301,555	5,934,933	0	27,095,143	21,947,066	11,083,010	1,793,865
5.	Commercial multiple peril	1,107,713	165,750,869	135,155,452	31,703,130	402,448	191,302,767	155,281,224	68,127,121	34,051,375
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	1,914,929	1,551,092	363,837	2,675	2,737,073	2,219,196	884,389	119,126
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	40	32	8	14
13.	Group accident and health	0	0	0	0	0	0	0	(a)	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0	0	0	(a)	0
16.	Workers' compensation	5,706,058	61,212,222	55,458,524	11,459,756	46,905	37,732,825	30,949,690	18,289,796	4,305,602
17.1	Other liability - occurrence	22,763	84,209,301	68,228,773	16,003,291	353,364	138,787,554	112,704,144	42,440,065	10,623,341
17.2	Other liability - claims-made	100,000	19,998	97,198	22,800	0	1,102,467	892,998	232,269	61,576
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	121,091	2,564,190	2,175,078	510,203	707,013	10,932,719	9,428,183	2,721,752	1,008,706
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	207,984	108,831,036	88,329,136	20,709,884	0	74,441,914	60,297,950	34,853,848	9,513,866
19.3, 19.4	Commercial auto liability	17,107	138,967,379	112,583,615	26,400,871	297,920	140,318,641	113,899,414	53,118,018	10,472,742
21.	Auto physical damage	1,900	11,529,703	9,340,598	2,191,005	16,624	14,567,667	11,813,276	4,962,020	855,178
22.	Aircraft (all perils)	0	358	290	68	0	0	0	0	0
23.	Fidelity	0	106,022	85,878	20,144	3,259	342,486	280,053	85,836	34,722
24.	Surety	1,784,122	2,058,349	4,691,993	(849,522)	3,578,890	6,815,205	8,491,322	1,053,251	786,588
26.	Burglary and theft	0	1	1	0	69	6,673	5,461	1,281	196
27.	Boiler and machinery	0	0	0	0	4,524	0	4,524	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	18,988,351	15,380,564	3,607,787	XXX	110,210,743	89,270,702	24,547,828	0
32.	Reinsurance - nonproportional assumed liability	XXX	54,015	43,752	10,263	XXX	4,683,126	3,793,332	900,057	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	6,889,022	5,580,108	1,308,914	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	9,068,739	637,503,874	526,572,638	119,999,975	5,413,691	783,533,274	639,468,114	269,478,826	74,320,264
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
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 thru 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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE 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	1,372,717	0	0	1,372,717
1.2 Reinsurance assumed	68,370,081	0	0	68,370,081
1.3 Reinsurance ceded	56,615,658	0	0	56,615,658
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	13,127,140	0	0	13,127,140
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	7,050,849	0	7,050,849
2.2 Reinsurance assumed, excluding contingent	0	282,803,022	0	282,803,022
2.3 Reinsurance ceded, excluding contingent	0	234,836,864	0	234,836,864
2.4 Contingent - direct	0	423,032	0	423,032
2.5 Contingent - reinsurance assumed	0	40,219,410	0	40,219,410
2.6 Contingent - reinsurance ceded	0	32,975,855	0	32,975,855
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	62,683,594	0	62,683,594
3. Allowances to managers and agents	0	728,751	0	728,751
4. Advertising	0	368,157	0	368,157
5. Boards, bureaus and associations	425,355	1,505,365	0	1,930,720
6. Surveys and underwriting reports	0	2,051,351	0	2,051,351
7. Audit of assureds' records	0	102,200	0	102,200
8. Salary and related items:				
8.1 Salaries	13,037,298	30,086,996	809,080	43,933,374
8.2 Payroll taxes	851,926	1,791,342	39,143	2,682,411
9. Employee relations and welfare	2,024,304	4,134,711	132,145	6,291,160
10. Insurance	181	569,998	6	570,185
11. Directors' fees	108,744	203,894	3,398	316,036
12. Travel and travel items	385,154	589,049	7,971	982,174
13. Rent and rent items	596,157	1,958,588	35,235	2,589,980
14. Equipment	228,043	508,651	7,689	744,383
15. Cost or depreciation of EDP equipment and software	527,867	3,673,837	7,612	4,209,316
16. Printing and stationery	37,005	229,344	3,258	269,607
17. Postage, telephone and telegraph, exchange and express	178,588	1,382,968	36,459	1,598,015
18. Legal and auditing	303,695	1,617,705	137,294	2,058,694
19. Totals (Lines 3 to 18)	18,704,317	51,502,907	1,219,290	71,426,514
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$11,119	0	6,841,367	0	6,841,367
20.2 Insurance department licenses and fees	0	743,474	0	743,474
20.3 Gross guaranty association assessments	0	201,482	0	201,482
20.4 All other (excluding federal and foreign income and real estate)	0	456,622	0	456,622
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	8,242,945	0	8,242,945
21. Real estate expenses	0	0	25,578,531	25,578,531
22. Real estate taxes	0	0	1,410,666	1,410,666
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	2,776,677	8,555,482	144,661	11,476,820
25. Total expenses incurred	34,608,134	130,984,928	28,353,148 (a)	193,946,210
26. Less unpaid expenses - current year	74,320,264	47,801,855	5,575,667	127,697,786
27. Add unpaid expenses - prior year	76,258,878	42,011,585	4,790,770	123,061,233
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)	36,546,748	125,194,658	27,568,251	189,309,657
DETAILS OF WRITE-INS				
2401. Electronic data processing service	2,776,677	8,545,371	144,661	11,466,709
2402. Donations	0	10,111	0	10,111
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	2,776,677	8,555,482	144,661	11,476,820

(a) Includes management fees of \$14,375 to affiliates and \$0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....2,763,984	.....2,856,219
1.1	Bonds exempt from U.S. tax	(a) .....1,343,408	.....1,084,992
1.2	Other bonds (unaffiliated)	(a) .....10,218,956	.....10,023,998
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) .....	.....3,366,491	.....3,374,876
2.21	Common stocks of affiliates .....	.....50,000,000	.....50,000,000
3.	Mortgage loans	(c) .....0	.....0
4.	Real estate	(d) .....16,110,238	.....16,110,238
5	Contract loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments	(e) .....1,626	.....1,626
7	Derivative instruments	(f) .....0	.....0
8.	Other invested assets .....	.....1,866,376	.....1,873,031
9.	Aggregate write-ins for investment income .....	.....116,260	.....116,260
10.	Total gross investment income .....	.....85,787,339	.....85,441,240
11.	Investment expenses		(g) .....28,353,148
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) .....6,502,696
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....34,855,844
17.	Net investment income (Line 10 minus Line 16)		.....50,585,396
DETAILS OF WRITE-INS			
0901.	Amortization on intercompany transactions .....	.....116,260	.....116,260
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....116,260	.....116,260
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		.....0

- (a) Includes \$204,383 accrual of discount less \$4,657,707 amortization of premium and less \$97,069 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 \$11,427,767 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 \$6,502,696 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 .....	.....0	.....0	.....0	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....0	.....0	.....0	.....0	.....0
1.2	Other bonds (unaffiliated) .....	.....607,076	.....0	.....607,076	.....0	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....18,364,576	.....0	.....18,364,576	.....7,789,336	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....276,745,579	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....(41,970)	.....0	.....(41,970)	.....0	.....0
5.	Contract loans .....	.....0	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments .....	.....0	.....0	.....0	.....0	.....0
7.	Derivative instruments .....	.....0	.....0	.....0	.....0	.....0
8.	Other invested assets .....	.....3,218,316	.....0	.....3,218,316	.....(10,246,749)	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	.....22,147,998	.....0	.....22,147,998	.....274,288,166	.....0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....0	.....0	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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	2,514,861	27,191	(2,487,670)
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)	11,710,273	9,871,121	(1,839,152)
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)	14,225,134	9,898,312	(4,326,822)
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	2,493,441	2,657,947	164,506
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	12,243	20,576	8,333
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	1,913,797	1,719,739	(194,058)
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	20,638	0	(20,638)
21. Furniture and equipment, including health care delivery assets	23,129,936	26,714,630	3,584,694
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	2,582,958	10,312,598	7,729,640
25. Aggregate write-ins for other than invested assets	95,705,748	15,215,138	(80,490,610)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	140,083,895	66,538,940	(73,544,955)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	140,083,895	66,538,940	(73,544,955)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid pension cost	207,962,628	184,353,740	(23,608,888)
2502. Other prepaid assets	12,669,679	11,732,569	(937,110)
2503. Deposit in pools	573,231	419,826	(153,405)
2598. Summary of remaining write-ins for Line 25 from overflow page	(125,499,790)	(181,290,996)	(55,791,206)
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	95,705,748	15,215,138	(80,490,610)

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 #	12/31/2021		12/31/2020	
NET INCOME							
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$	64,678,868	\$	149,935,288
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				\$	-	\$	-
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$	-	\$	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	64,678,868	\$	149,935,288
SURPLUS							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	3,033,153,759	\$	2,708,457,352
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$	-	\$	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$	-	\$	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$	3,033,153,759	\$	2,708,457,352

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

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

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.
- (3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.
- (4) 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, Westfield Touchstone Insurance Company, Westfield Specialty Insurance Company and Westfield Select 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 and Westfield Specialty, Inc., which are 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, Westfield Management Company and Westfield Specialty, Inc. are unaudited, nonadmitted assets.
- (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.
- (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

NOTES TO FINANCIAL STATEMENTS

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, 2021 are summarized below:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months\$ (133,324)

2. 12 Months or Longer\$ -

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months\$ 15,039,190

2. 12 Months or Longer\$ -

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

a. Length of time and extent to which the fair value has been less than cost

b. Issuer credit quality

c. Industry sector considerations

d. General interest rate environment

e. 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 no impairments during 2021.

(2) (a) The Company routinely purchases real estate as part of a qualifying employee relocation program with the intent to resell the asset on the open market within one (1) year. The Company recorded the following relocation related real estate sale transactions during 2021.

Parcel	Description	City	State	Disposal Date	Realized Profit (Loss) on Sale
9722	Dwelling & Land	Naperville	IL	2/18/2021	\$ (46,110)
Total					\$ (46,110)

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

(3) Changes to Plan of Sale
Not applicable

(4) Retail Land Sales Operations
Not applicable

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

K. Low Income Housing tax Credits (LIHTC)
Not applicable

L. Restricted Assets
- | | | | | | | |
|---|---|---|---|---|---|---|
| 1. Restricted Assets (Including Pledged) | | | | | | |
| Gross (Admitted & Nonadmitted) Restricted | | | | | 6 | 7 |
| Current Year | | | | | | |
| 1 | 2 | 3 | 4 | 5 | | |
- 14.1

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 6,226,151	\$ -	\$ -	\$ -	\$ 6,226,151	\$ 6,348,293	\$ (122,142)
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$44,956,419	\$ -	\$ -	\$ -	\$44,956,419	\$32,237,331	\$12,719,088
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets	\$51,182,570	\$ -	\$ -	\$ -	\$51,182,570	\$38,585,624	\$12,596,946

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 6,226,151	0.160%	0.166%
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$44,956,419	1.156%	1.199%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$51,182,570	1.316%	1.365%

(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 Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)					
FHLMC 30 YR GOLD POOL G0	\$ 845,147	\$ -	\$ -	\$ -	\$ 845,147	\$ 952,330	\$ (107,183)	\$ 845,147	0.022%	0.023%
FHLMC 30 YR GOLD POOL G0	\$ 1,438,378	\$ -	\$ -	\$ -	\$ 1,438,378	\$ 3,221,293	\$ (1,782,915)	\$ 1,438,378	0.037%	0.038%
FHLMC 30 YR GOLD POOL G0	\$ 712,875	\$ -	\$ -	\$ -	\$ 712,875	\$ -	\$ 712,875	\$ 712,875	0.018%	0.019%
FHLMC 30 YR GOLD POOL G0	\$ 699,042	\$ -	\$ -	\$ -	\$ 699,042	\$ -	\$ 699,042	\$ 699,042	0.018%	0.019%
FHLMC 30 YR GOLD POOL G0	\$ 790,407	\$ -	\$ -	\$ -	\$ 790,407	\$ -	\$ 790,407	\$ 790,407	0.020%	0.021%
FHLMC 30 YR GOLD POOL G0	\$ 589,495	\$ -	\$ -	\$ -	\$ 589,495	\$ -	\$ 589,495	\$ 589,495	0.015%	0.016%
FHLMC 30 YR GOLD POOL G0	\$ 617,957	\$ -	\$ -	\$ -	\$ 617,957	\$ 1,185,720	\$ (567,763)	\$ 617,957	0.016%	0.016%
FHLMC 30 YR GOLD POOL C0	\$ 776,146	\$ -	\$ -	\$ -	\$ 776,146	\$ -	\$ 776,146	\$ 776,146	0.020%	0.021%
3132DWCN1	\$ 4,950,897	\$ -	\$ -	\$ -	\$ 4,950,897	\$ -	\$ 4,950,897	\$ 4,950,897	0.127%	0.132%
FNMA 16 REMIC SER 24 HY 3.	\$ 5,063,387	\$ -	\$ -	\$ -	\$ 5,063,387	\$ 5,043,702	\$ 19,685	\$ 5,063,387	0.130%	0.135%
FHLMC CMO SER 4597 PB 3.0	\$ 3,082,529	\$ -	\$ -	\$ -	\$ 3,082,529	\$ 3,056,123	\$ 26,406	\$ 3,082,529	0.079%	0.082%
FHLMC CMO SER 4608 JV 3.50	\$ 3,833,421	\$ -	\$ -	\$ -	\$ 3,833,421	\$ 4,663,624	\$ (830,203)	\$ 3,833,421	0.099%	0.102%
FNMA PASS THRU POOL AL10	\$ 724,158	\$ -	\$ -	\$ -	\$ 724,158	\$ -	\$ 724,158	\$ 724,158	0.019%	0.019%
FNMA PASS THRU POOL AX08	\$ 1,165,451	\$ -	\$ -	\$ -	\$ 1,165,451	\$ -	\$ 1,165,451	\$ 1,165,451	0.030%	0.031%
FNMA PASS THRU POOL BC14	\$ 871,760	\$ -	\$ -	\$ -	\$ 871,760	\$ -	\$ 871,760	\$ 871,760	0.022%	0.023%
FNMA PASS THRU POOL MA2	\$ 761,184	\$ -	\$ -	\$ -	\$ 761,184	\$ -	\$ 761,184	\$ 761,184	0.020%	0.020%
FNMA PASS THRU POOL MA2	\$ 555,813	\$ -	\$ -	\$ -	\$ 555,813	\$ -	\$ 555,813	\$ 555,813	0.014%	0.015%
FNMA PASS THRU POOL MA3	\$ 292,464	\$ -	\$ -	\$ -	\$ 292,464	\$ -	\$ 292,464	\$ 292,464	0.008%	0.008%

NOTES TO FINANCIAL STATEMENTS

GNMA 16 101 QM 3.000% 05	\$ 4,566,878	\$ -	\$ -	\$ -	\$ 4,566,878	\$ 4,534,547	\$ 32,331	\$ 4,566,878	0.117%	0.122%
MASSACHUSETTS ST HLTH 5	\$ 3,717,312	\$ -	\$ -	\$ -	\$ 3,717,312	\$ 3,774,893	\$ (57,581)	\$ 3,717,312	0.096%	0.099%
OHIO ST TAXABLE BAB SER E	\$ 3,600,110	\$ -	\$ -	\$ -	\$ 3,600,110	\$ -	\$ 3,600,110	\$ 3,600,110	0.093%	0.096%
FHLMC 30 YR GOLD POOL G0	\$ 797,019	\$ -	\$ -	\$ -	\$ 797,019	\$ -	\$ 797,019	\$ 797,019	0.020%	0.021%
FHLMC 30 YR GOLD POOL G0	\$ 851,549	\$ -	\$ -	\$ -	\$ 851,549	\$ -	\$ 851,549	\$ 851,549	0.022%	0.023%
FHLMC 30 YR GOLD POOL G0	\$ 3,653,040	\$ -	\$ -	\$ -	\$ 3,653,040	\$ 5,805,099	\$ (2,152,059)	\$ 3,653,040	0.094%	0.097%
Total (c)	\$44,956,419	\$ -	\$ -	\$ -	\$44,956,419	\$32,237,331	\$12,719,088	\$44,956,419	1.156%	1.199%

(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

	1	2	3	4
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
Collateral Assets				
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 54,716	\$ 54,716	0.001%	0.001%
b. Schedule D, Part 1	\$ -	\$ -	0.000%	0.000%
c. Schedule D, Part 2, Section 1	\$ -	\$ -	0.000%	0.000%
d. Schedule D, Part 2, Section 2	\$ -	\$ -	0.000%	0.000%
e. Schedule B	\$ -	\$ -	0.000%	0.000%
f. Schedule A	\$ -	\$ -	0.000%	0.000%
g. Schedule BA, Part 1	\$ -	\$ -	0.000%	0.000%
h. Schedule DL, Part 1	\$ -	\$ -	0.000%	0.000%
i. Other	\$ -	\$ -	0.000%	0.000%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 54,716	\$ 54,716	0.001%	0.001%
Protected Cell:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	0.000%	0.000%
l. Schedule D, Part 1	\$ -	\$ -	0.000%	0.000%
m. Schedule D, Part 2, Section 1	\$ -	\$ -	0.000%	0.000%
n. Schedule D, Part 2, Section 2	\$ -	\$ -	0.000%	0.000%
o. Schedule B	\$ -	\$ -	0.000%	0.000%
p. Schedule A	\$ -	\$ -	0.000%	0.000%
q. Schedule BA, Part 1	\$ -	\$ -	0.000%	0.000%
r. Schedule DL, Part 1	\$ -	\$ -	0.000%	0.000%
s. Other	\$ -	\$ -	0.000%	0.000%
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ -	\$ -	0.000%	0.000%

* 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 *
k. Recognized Obligation to Return Collateral Asset	\$ 54,716	0.008%
v. Recognized Obligation to Return Collateral Asset (Protected Cell)	\$ -	0.000%

* 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
- R. Reporting Entity's Share of Cash Pool by Asset Type
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. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period	12/31/2020	Change
--	-----------------------------	------------	--------

NOTES TO FINANCIAL STATEMENTS

	(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	\$ 60,838,089	\$ 25,120,870	\$ 85,958,959	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ (12,238,208)	\$ 16,912,183	\$ 4,673,975
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 60,838,089	\$ 25,120,870	\$ 85,958,959	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ (12,238,208)	\$ 16,912,183	\$ 4,673,975
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 60,838,089	\$ 25,120,870	\$ 85,958,959	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ (12,238,208)	\$ 16,912,183	\$ 4,673,975
(f) Deferred Tax Liabilities	\$ 80,943,997	\$ 28,705,317	\$ 109,649,314	\$ 70,080,187	\$ 27,275,725	\$ 97,355,912	\$ 10,863,810	\$ 1,429,592	\$ 12,293,402
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (20,105,908)	\$ (3,584,447)	\$ (23,690,355)	\$ 2,996,110	\$ (19,067,038)	\$ (16,070,928)	\$ (23,102,018)	\$ 15,482,591	\$ (7,619,427)

2.

	As of End of Current Period			12/31/2020			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
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ 4,826,889	\$ 4,826,889	\$ -	\$ -	\$ -	\$ -	\$ 4,826,889	\$ 4,826,889
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 34,559,377	\$ 15,744,901	\$ 50,304,278	\$ 37,525,522	\$ 3,561,167	\$ 41,086,689	\$ (2,966,145)	\$ 12,183,734	\$ 9,217,589
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 34,559,377	\$ 15,744,901	\$ 50,304,278	\$ 37,525,522	\$ 3,561,167	\$ 41,086,689	\$ (2,966,145)	\$ 12,183,734	\$ 9,217,589
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 454,110,019	XXX	XXX	\$ 405,171,170	XXX	XXX	\$ 48,938,849
(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.	\$ 26,278,712	\$ 4,549,080	\$ 30,827,792	\$ 35,550,775	\$ 4,647,520	\$ 40,198,295	\$ (9,272,063)	\$ (98,440)	\$ (9,370,503)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 60,838,089	\$ 25,120,870	\$ 85,958,959	\$ 73,076,297	\$ 8,208,687	\$ 81,284,984	\$ (12,238,208)	\$ 16,912,183	\$ 4,673,975

3.

	2021	2020
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	928.965%	898.250%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 3,033,153,759	\$ 2,708,457,352

4.

	As of End of Current Period		12/31/2020		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
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.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 60,838,089	\$ 25,120,870	\$ 73,076,297	\$ 8,208,687	\$ (12,238,208)	\$ 16,912,183
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 60,838,089	\$ 25,120,870	\$ 73,076,297	\$ 8,208,687	\$ (12,238,208)	\$ 16,912,183
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Deferred Tax Liabilities Not Recognized

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

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax

- (a) Federal
- (b) Foreign
- (c) Subtotal
- (d) Federal income tax on net capital gains
- (e) Utilization of capital loss carry-forwards
- (f) Other
- (g) Federal and foreign income taxes incurred

2. Deferred Tax Assets:

- (a) Ordinary:
- (1) Discounting of unpaid losses
- (2) Unearned premium reserve
- (3) Policyholder reserves
- (4) Investments
- (5) Deferred acquisition costs
- (6) Policyholder dividends accrual

(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
\$ 1,552,800	\$ (5,686,084)	\$ 7,238,884
\$ 1,877	\$ 4,050	\$ (2,173)
\$ 1,554,677	\$ (5,682,034)	\$ 7,236,711
\$ (4,826,889)	\$ (2,476,852)	\$ (2,350,037)
\$ -	\$ -	\$ -
\$ (7,345,891)	\$ (33,714,077)	\$ 26,368,186
\$ (10,618,103)	\$ (41,872,963)	\$ 31,254,860
\$ 8,169,013	\$ 8,198,203	\$ (29,190)
\$ 8,489,884	\$ 7,214,449	\$ 1,275,435
\$ -	\$ -	\$ -
\$ 52,030	\$ 52,030	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(7) Fixed Assets	\$ 1,431,246	\$ 232,609	\$ 1,198,637
(8) Compensation and benefits accrual	\$ 4,050,789	\$ 2,303,089	\$ 1,747,700
(9) Pension accrual	\$ 35,457,091	\$ 49,439,727	\$ (13,982,636)
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ 2,361,325	\$ (2,361,325)
(13) Other (including items <5% of total ordinary tax assets)	\$ 3,188,036	\$ 3,274,865	\$ (86,829)
(99) Subtotal	\$ 60,838,089	\$ 73,076,297	\$ (12,238,208)
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 60,838,089	\$ 73,076,297	\$ (12,238,208)
(e) Capital:			
(1) Investments	\$ 5,054,533	\$ 5,163,912	\$ (109,379)
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other (including items <5% of total ordinary tax assets)	\$ 20,066,337	\$ 3,044,775	\$ 17,021,562
(99) Subtotal	\$ 25,120,870	\$ 8,208,687	\$ 16,912,183
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 25,120,870	\$ 8,208,687	\$ 16,912,183
(i) Admitted deferred tax assets (2d + 2h)	\$ 85,958,959	\$ 81,284,984	\$ 4,673,975
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 104,318	\$ 102,557	\$ 1,761
(2) Fixed Assets	\$ 30,269,776	\$ 24,664,533	\$ 5,605,243
(3) Deferred and uncollected premium	\$ 323,726	\$ 155,037	\$ 168,689
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 50,246,177	\$ 45,158,060	\$ 5,088,117
(99) Subtotal	\$ 80,943,997	\$ 70,080,187	\$ 10,863,810
(b) Capital:			
(1) Investments	\$ 6,560,982	\$ 6,531,303	\$ 29,679
(2) Real estate	\$ -	\$ -	\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ 22,144,335	\$ 20,744,422	\$ 1,399,913
(99) Subtotal	\$ 28,705,317	\$ 27,275,725	\$ 1,429,592
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 109,649,314	\$ 97,355,912	\$ 12,293,402
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (23,690,355)	\$ (16,070,928)	\$ (7,619,427)

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

	Amount	Effective Tax Rate %
Permanent Differences:		
Provision computed at statutory rate	\$ 12,366,943	21.00%
Change in Non-Admitted Assets	\$ -	0.00%
Proration of tax exempt investment income	\$ 99,377	0.20%
Tax exempt income deduction	\$ (71,333)	-0.10%
Dividends received deduction	\$ (10,826,175)	-18.40%
Disallowed travel and entertainment	\$ 61,132	0.10%
Other permanent differences	\$ 201,755	0.30%
Temporary Differences:		
Total ordinary DTA's	\$ 4,242,686	7.20%
Total ordinary DTL's	\$ (4,142,938)	-7.00%
Total capital DTA's	\$ (138,407)	-0.20%
Total capital DTL's	\$ (77,451)	-0.10%
Other:		
Statutory valuation allowance	\$ -	0.00%
Accrual adjustment - prior year	\$ (7,345,891)	-12.50%
Other	\$ -	0.00%
Totals	\$ (5,630,302)	-9.60%
Federal and foreign income taxes incurred	\$ (10,618,103)	-18.00%
Realized capital gains (losses) tax	\$ 4,826,889	8.20%
Change in net deferred income taxes	\$ 116,110	0.20%
Total statutory income taxes	\$ (5,675,104)	-9.60%

E. Operating Loss Carryforwards and Income Taxes Available for Recoupment

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

Description (Operating Loss or Tax Credit Carry Forward)	Amounts	Origination Dates	Expiration Dates
AMT Credit Carryforward	\$ -	12/31/2017	N/A
R&D Credit Carryforward	\$ -	12/31/2019	N/A
Foreign Tax Credit Carryforward	\$ -	12/31/2019	N/A

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

Year	Amounts
12/31/2021	\$ 4,826,889
12/31/2020	\$ -
12/31/2019	\$ -

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

F. Consolidated Federal Income Tax Return

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

NOTES TO FINANCIAL STATEMENTS

Westfield Champion Insurance Company
Westfield Premier Insurance Company
Westfield Select Insurance Company
Westfield Specialty Insurance Company
Westfield Superior Insurance Company
Westfield Touchstone Insurance Company
Westfield Management Company
Westfield Services, Inc.
Westfield Bancorp, Inc.
Westfield Credit Corp.
Coin Financial, Inc.

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
Each company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

- G. Federal or Foreign Federal Income Tax Loss Contingencies:
None

- H. Repatriation Transition Tax (RTT)

RTT owed under the TCJA

1a Has the entity fully remitted the RTT? Yes

1b If yes, list the amount of the RTT paid \$ -

If no, list the future installments to satisfy the RTT:

Installment 1	\$ -
Installment 2	\$ -
Installment 3	\$ -
Installment 4	\$ -
Installment 5	\$ -
Installment 6	\$ -
Installment 7	\$ -
Installment 8	\$ -
Total	\$ -

- I. Alternative Minimum Tax (AMT) Credit

Was the AMT Credit recognized as a current year recoverable or Deferred Tax Asset (DTA)? DTA

	Amount
(1) Gross AMT Credit Recognized as:	
a. Current year recoverable	\$ -
b. Deferred tax asset (DTA)	\$ -
(2) Beginning Balance of AMT Credit Carryforward	\$ -
(3) Amounts Recovered	\$ -
(4) Adjustments	\$ -
(5) Ending Balance of AMT Credit Carryforward (5=2-3-4)	\$ -
(6) Reduction for Sequestration	\$ -
(7) Nonadmitted by Reporting Entity	\$ -
(8) Reporting Entity Ending Balance (8=5-6-7)	\$ -

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 31, 2020	\$ 400,000
March 26, 2020	\$ 1,200,000
April 30, 2020	\$ 500,000
June 20, 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
January 29, 2021	\$ 2,250,000
March 26, 2021	\$ 1,300,000
May 28, 2021	\$ 250,000
June 15, 2021	\$ 1,000,000
June 30, 2021	\$ 1,500,000
August 31, 2021	\$ 500,000
September 30, 2021	\$ 1,000,000
October 29, 2021	\$ 1,500,000
December 30, 2021	\$ 2,500,000

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

February 3, 2020	\$ 50,000,000
October 13, 2020	\$ 50,000,000
June 3, 2021	\$ 50,000,000

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

The Company contributed capital to its new subsidiary, Westfield Specialty Insurance Company, for the following dates and amounts:

March 15, 2021	\$ 20,000,000
March 31, 2021	\$ 30,000,000

The Company contributed capital to its new subsidiary, Westfield Specialty Inc., for the following dates and amounts:

May 3, 2021	\$ 500,000
September 8, 2021	\$ 2,000,000

The Company contributed capital to its new subsidiary, Westfield Select Insurance Company, for the following dates and amounts:

August 3, 2021	\$ 7,500,000
December 15, 2021	\$ 5,000,000

- C. Transactions with related party who are not reported on Schedule Y
Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Affiliated balances due to and from the Company at 12/31/2021 and 12/31/2020 respectively were:

	12/31/2021	12/31/2020
Westfield National Insurance Company	\$ -	\$ 1,167,868
American Select Insurance Company	\$ -	\$ 327,939
Old Guard Insurance Company	\$ -	\$ 813,880
Westfield Services, Inc.*	\$ 235,205	\$ 147,442
1848 Ventures, LLC*	\$ 1,160,865	\$ 802,042
Westfield Insurance Foundation*	\$ 45,594	\$ 38,738
Ohio Farmers Insurance Company VEBA Trust*	\$ 5,879,755	\$ 3,355,835
Ohio Farmers Insurance Company Pension and/or VEBA Trust*	\$ 201,542	\$ 105,446
Affiliated Receivable	\$ 7,522,961	\$ 6,759,188
Westfield Insurance Company	\$ 12,625,260	\$ 21,301,224
Westfield National Insurance Company	\$ 2,296,091	\$ -
American Select Insurance Company	\$ 994,989	\$ -
Old Guard Insurance Company	\$ 1,587,802	\$ -
Westfield Champion Insurance Company	\$ 4,252	\$ 2,349
Westfield Premier Insurance Company	\$ 1,073	\$ 234
Westfield Superior Insurance Company	\$ 4,201	\$ 282
Westfield Touchstone Insurance Company	\$ 1,629	\$ 2,121
150 South Road, LLC*	\$ 82,202	\$ 44,426
Westfield Specialty, Inc.	\$ 10,669,553	\$ -
Affiliated Payable	\$ 28,267,052	\$ 21,350,636

*Westfield Services, Inc., 1848 Ventures, LLC, Westfield Insurance Foundation, Westfield Specialty, Inc., 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. Material Management or Service Contracts and Cost-Sharing Arrangements

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. Nature of the Control Relationship

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. Investments in SCA that Exceed 10% of Admitted Assets

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 40.7% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$ 3,279,494,615
Liabilities	\$ 1,755,329,998
Surplus	\$ 1,524,164,617
Net Income	\$ 196,261,959

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 10.5% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance

Assets	\$ 802,431,182
Liabilities	\$ 408,329,904
Surplus	\$ 394,101,278
Net Income	\$ 17,866,647

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%	\$ -	\$ -	\$ -
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Westfield Management Company	100.0%	\$ 27,191	\$ -	\$ 27,191
Westfield Specialty, Inc.	100.0%	\$ 2,487,670	\$ -	\$ 2,487,670
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 2,514,861	\$ -	\$ 2,514,861
c. SSAP No. 97 8b(iii) Entities				
Westfield Bancorp, Inc.	100.0%	\$ 218,751,967	\$ 218,751,967	\$ -
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 218,751,967	\$ 218,751,967	\$ -
d. SSAP No. 97 8b(iv) Entities				

NOTES TO FINANCIAL STATEMENTS

	0.0%	\$ -	\$ -	\$ -
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 221,266,828	\$ 218,751,967	\$ 2,514,861
f. Aggregate Total (a+ e)	XXX	\$ 221,266,828	\$ 218,751,967	\$ 2,514,861

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resub- mission Required Yes/No	Code **
a. SSAP No. 97 8a Entities			\$ -			
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities			\$ -			
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities Westfield Bancorp, Inc.	S2	12/31/2020	\$ 200,440,905	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 200,440,905	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities			\$ -			
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 200,440,905	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 200,440,905	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
Not applicable

NOTE 11 Debt

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

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

- A. Defined Benefit Plan
The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2021, 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, 2021 and 2020:

(1) Change in benefit obligation
a. Pension Benefits

	Overfunded		Underfunded	
	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 762,187,842	\$ 650,426,569
2. Service cost	\$ -	\$ -	\$ 25,093,730	\$ 20,621,561
3. Interest cost	\$ -	\$ -	\$ 22,404,507	\$ 23,483,367
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ -	\$ -	\$ (19,961,741)	\$ 89,254,156
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (22,518,708)	\$ (21,597,811)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ 767,205,630	\$ 762,187,842

b. Postretirement Benefits

	Overfunded		Underfunded	
	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 44,232,042	\$ 46,160,110
2. Service cost	\$ -	\$ -	\$ 780,051	\$ 806,017
3. Interest cost	\$ -	\$ -	\$ 1,209,769	\$ 1,535,215
4. Contribution by plan participants	\$ -	\$ -	\$ 2,177,535	\$ 2,180,420

NOTES TO FINANCIAL STATEMENTS

5. Actuarial gain (loss)	\$	-	\$	-	\$	(4,157,952)	\$	(2,928,817)
6. Foreign currency exchange rate changes	\$	-	\$	-	\$	-	\$	-
7. Benefits paid	\$	-	\$	-	\$	(3,518,312)	\$	(3,520,903)
8. Plan amendments	\$	-	\$	-	\$	-	\$	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	-	\$	-	\$	-	\$	-
10. Benefit obligation at end of year	\$	-	\$	-	\$	40,723,133	\$	44,232,042

c. Special or Contractual Benefits Per SSAP No. 11

	Overfunded		Underfunded	
	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 969,738	\$ 1,588,016
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ -	\$ -	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ -	\$ -	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (579,316)	\$ (878,039)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ 288,890	\$ 259,761
10. Benefit obligation at end of year	\$ -	\$ -	\$ 679,312	\$ 969,738

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2021	2020	2021	2020	2021	2020
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	\$ 655,439,714	\$ 473,586,497	\$ 31,385,967	\$ 29,035,189	\$ -	\$ -
b. Actual return on plan assets	\$ 79,635,570	\$ 75,920,656	\$ 4,437,240	\$ 4,192,156	\$ -	\$ -
c. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$ 29,821,484	\$ 127,530,372	\$ (3,475)	\$ (20,972)	\$ 579,316	\$ 878,039
e. Plan participants' contributions	\$ -	\$ -	\$ 2,177,535	\$ 2,180,420	\$ -	\$ -
f. Benefits paid	\$ (22,518,708)	\$ (21,597,811)	\$ (3,959,502)	\$ (4,000,826)	\$ (579,316)	\$ (878,039)
g. Business combinations, divestitures and settlements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Fair value of plan assets at end of year	\$ 742,378,060	\$ 655,439,714	\$ 34,037,765	\$ 31,385,967	\$ -	\$ -

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Components:				
1. Prepaid benefit costs	\$ 207,962,628	\$ 184,353,740	\$ -	\$ -
2. Overfunded plan assets	\$ (125,743,327)	\$ (181,539,064)	\$ -	\$ -
3. Accrued benefit costs	\$ 68,191,967	\$ 65,982,167	\$ 4,844,635	\$ 4,633,055
4. Liability for pension benefits	\$ 38,854,904	\$ 43,580,637	\$ 1,840,733	\$ 8,213,020
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	\$ 82,219,301	\$ 2,814,676	\$ -	\$ -
2. Liabilities recognized	\$ 107,046,871	\$ 109,562,804	\$ 6,685,368	\$ 12,846,075
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2021	2020	2021	2020	2021	2020
(4) Components of net periodic benefit cost						
a. Service cost	\$ 25,093,730	\$ 20,621,561	\$ 780,051	\$ 806,017	\$ -	\$ -
b. Interest cost	\$ 22,404,507	\$ 23,483,367	\$ 1,209,769	\$ 1,535,215	\$ -	\$ -
c. Expected return on plan assets	\$ (53,528,120)	\$ (42,228,256)	\$ (2,520,635)	\$ (2,320,544)	\$ -	\$ -
d. Transition asset or obligation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Gains and losses	\$ 13,840,269	\$ 11,822,436	\$ -	\$ 296,534	\$ -	\$ -
f. Prior service cost or credit	\$ 612,010	\$ 612,010	\$ 387,574	\$ 387,574	\$ -	\$ -
g. Gain or loss recognized due to a settlement or curtailment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total net periodic benefit cost	\$ 8,422,396	\$ 14,311,118	\$ (143,241)	\$ 704,796	\$ -	\$ -

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

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Items not yet recognized as a component of net periodic cost - prior year	\$ (225,119,701)	\$ (181,992,391)	\$ (8,213,020)	\$ (13,697,557)
b. Net transition asset or obligation recognized	\$ -	\$ -	\$ -	\$ -
c. Net prior service cost or credit arising during the period	\$ -	\$ -	\$ -	\$ -
d. Net prior service cost or credit recognized	\$ 612,010	\$ 612,010	\$ 387,574	\$ 387,574
e. Net gain and loss arising during the period	\$ 46,069,191	\$ (55,561,756)	\$ 5,984,713	\$ 4,800,429
f. Net gain and loss recognized	\$ 13,840,269	\$ 11,822,436	\$ -	\$ 296,534
g. Items not yet recognized as a component of net periodic cost - current year	\$ (164,598,231)	\$ (225,119,701)	\$ (1,840,733)	\$ (8,213,020)

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

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	\$ 1,515,190	\$ 2,127,200	\$ 3,081,298	\$ 3,468,872
c. Net recognized gains and losses	\$ 163,083,041	\$ 222,992,501	\$ (1,240,565)	\$ 4,744,148

(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2021	2020
a. Weighted average discount rate	2.880%	3.500%
b. Expected long-term rate of return on plan assets	8.000%	8.000%

NOTES TO FINANCIAL STATEMENTS

c. Rate of compensation increase	3.000%	3.000%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

Weighted average assumptions used to determine projected benefit obligations as of end of current period:

	2021	2020
e. Weighted average discount rate	3.090%	2.900%
f. Rate of compensation increase	3.000%	3.000%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

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 \$568,176,417 for 2021 and \$555,972,492 for 2020. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$98,385,072 for 2021 and \$101,073,015 for 2020.
- (9) For measurement purposes, a 6.50% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2021 (6.75% for 2020). The rate is assumed to decrease gradually to 5.00% for 2027 and remain at that level thereafter.

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

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

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

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

	Amount
a. 2022	\$ 25,896,487
b. 2023	\$ 26,813,880
c. 2024	\$ 27,777,435
d. 2025	\$ 28,913,463
e. 2026	\$ 30,298,463
f. 2027 through 2031	\$ 176,157,530

- (11) The Company may have regulatory pension plan contribution requirements for 2022; and the Company currently intends to make voluntary contributions of approximately \$27,100,000 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 asset allocations, presented as a percentage of total plan assets were as follows:

	2021	2020	Target Allocation
a. Cash	1%	1%	0%
b. Debt securities	36%	39%	35% - 45%
c. Equity securities	54%	54%	45% - 55%
d. Real estate	0%	0%	0%
e. Limited partnerships	9%	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, and mutual funds and exchange traded funds comprised of the same; properly diversified number of common and/or preferred stocks of publicly owned corporations, and mutual funds and exchange traded funds comprised of the same; 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 maintained on at least a quarterly basis in a range of 35% to 45% of the fund. The equities comprise part of the Risk Fund and shall be considered normal when it is 60% of the investment fund and is maintained on at least a quarterly basis in a range of 55% to 65% of the fund. The limited partnerships comprise part of the Risk Fund and shall be considered normal when it is 20% of the investment fund and is maintained on at least a quarterly basis in a range of 15% to 25% of the fund. When the funded level based on Projected Benefit Obligation is greater than 105% or less than 95%, the target will be adjusted in 5% increments and maintained on at least a quarterly basis in a range of + or - 5% of that adjusted increment. The measurement date for these funds is December 31, annually.

NOTES TO FINANCIAL STATEMENTS

The investments fund portfolio will have the following overall characteristics:

- (1) Complies with provisions of the Ohio Farmers Pension Trust Investment Policy Statement,
- (2) Above average financial quality,
- (3) Broadly diversified,
- (4) Liquidity requirements minimal, and
- (5) Long term time horizon.

The following additional constraints are placed on individual investments within the portfolio:

- (1) No equity investment shall be held unless dividends are paid (except in the case of mutual funds and exchange traded funds), and
- (2) No debt shall be held unless:
 - a. Straight bonds will have a duration range of + or - 5 years of actuarially determined benefit obligation duration and be of investment grade, and
 - b. Convertible bonds may not exceed 20% of the bond fund and must be of investment grade.

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. The fair value of each class 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
OFIC Pension Plan: U.S. Government and Agency Obligations	\$ 86,210,349	\$ 60,637,722	\$ -	\$ 146,848,071
OFIC Pension Plan: Corporate Bonds	\$ -	\$ 116,056,148	\$ -	\$ 116,056,148
OFIC Pension Plan: Other Government Obligations	\$ -	\$ 1,999,650	\$ -	\$ 1,999,650
OFIC Pension Plan: Common Stocks	\$ 286,832,742	\$ -	\$ -	\$ 286,832,742
OFIC Pension Plan: Mutual Funds	\$ 118,396,837	\$ -	\$ -	\$ 118,396,837
OFIC Pension Plan: Money Market Funds	\$ 4,037,451	\$ -	\$ -	\$ 4,037,451
Postretirement Welfare Plan 401(h): Mutual Funds	\$ 29,345,658	\$ -	\$ -	\$ 29,345,658
Postretirement Welfare Plan 401(h): Money Market Funds	\$ 227,967	\$ -	\$ -	\$ 227,967
Postretirement Welfare Plan Life: Mutual Funds	\$ 4,772,134	\$ -	\$ -	\$ 4,772,134
Postretirement Welfare Plan Life: Money Market Funds	\$ 3,235	\$ -	\$ -	\$ 3,235
Total Plan Assets	\$ 529,826,373	\$ 178,693,520	\$ -	\$ 708,519,893

- (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 2021.

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 Plan

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

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was \$1,069,453 and \$1,069,173 for 2021 and 2020, respectively.

At December 31, 2021, the total fair market value of the defined contribution plan assets was \$484,808,031, 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

	2021	2020
Medical	\$ 1,072,061	\$ 1,106,619
Prescription	\$ 1,845,502	\$ 1,858,038
Dental premiums	\$ 223,124	\$ 230,512
Life insurance premiums	\$ 439,805	\$ 426,177
Transfer of OFIC active basic life/ADD premiums	\$ 181,190	\$ 179,923
Administrative fees	\$ 197,820	\$ 199,557
Gross benefits paid	\$ 3,959,502	\$ 4,000,826

Future gross benefit payments are expected to remain at approximately the same level in 2022.

Subsidy received during calendar year (for plan years 2019 and 2018, respectively)	\$ 250,156	\$ 273,790
Expected subsidy receivable (for plan years 2021/2020 and 2020/2019, respectively)	\$ 520,000	\$ 600,000

NOTES TO FINANCIAL STATEMENTS

NOTE 13 Capital and Surplus, 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 cumulative unrealized gains and losses is \$ 727,578,167

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, 2021.

(3) The Company has no guarantee obligations as of December 31, 2021.

B. Assessments

(1) At this time, the Company is unaware of any new insolvencies and no insolvencies were brought to the Company's attention in 2021 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued \$671,233 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end \$ 11,907

b. Decreases current year:
Premium tax offsets expired \$ 1,501

c. Increases current year:
Premium tax offsets added \$ 713

d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 11,119

(3) Undiscounted and Discounted Guaranty Fund Assessments - Not applicable

C. Gain Contingencies
Not applicable

D. Claims related extra contractual obligations 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, 2021 and 2020, the Company had admitted assets of \$122,757,631 and \$114,651,144, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

NOTE 15 Leases

A. Lessee Operating Lease:

(1) Lessee's Leasing Arrangements

- a. The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through December 2026. Rental expense for 2021 and 2020 was \$41,771,693 and \$40,482,919, respectively.
- b. The Company does not have any contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2026. 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 2021 and no longer used the leased property benefits. The rent liability for this property as of December 31, 2021 was immaterial.

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

a. At January 1, 2022, the minimum aggregate rental commitments are as follows

Year Ending December 31	Operating Leases
1. 2022	\$ 43,830,445
2. 2023	\$ 26,794,708
3. 2024	\$ 22,288,714
4. 2025	\$ 7,887,670
5. 2026	\$ 2,904,377
6. Total	\$ 103,705,914

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.

NOTES TO FINANCIAL STATEMENTS

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 class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Unaffiliated	\$ 123,288,917	\$ -	\$ -	\$ -	\$ 123,288,917
CE - Money Market Mutual Funds	\$ -	\$ 10,686,791	\$ -	\$ -	\$ 10,686,791
OIA - Joint Venture, Ptr or LLC, char. of Co	\$ 1,756,800	\$ -	\$ -	\$ -	\$ 1,756,800
OIA - Other Assets - Affiliated	\$ 97,468,361	\$ 1,253,704	\$ -	\$ -	\$ 98,722,065
Total assets at fair value/NAV	\$ 222,514,078	\$ 11,940,495	\$ -	\$ -	\$ 234,454,573

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

- (2) At December 31, 2021, 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, 2021.
 - (4) As of December 31, 2021, 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, 2021, 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 fair value. Cash equivalents are short-term, highly liquid investments that are both readily convertible to known amounts of cash, and so near their maturity that they present insignificant risk of changes in value due to change in interest rates.
- Other Invested Assets - The estimated fair value of publicly traded limited partnerships and trusts is based on the values prescribed by an independent pricing service.

NOTES TO FINANCIAL STATEMENTS

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 481,061,297	\$ 453,903,332	\$ 125,837,300	\$ 355,223,997	\$ -	\$ -	\$ -
Common stocks	\$ 123,288,917	\$ 123,288,917	\$ 123,288,917	\$ -	\$ -	\$ -	\$ -
Cash equivalents	\$ 10,686,791	\$ 10,686,791	\$ -	\$ 10,686,791	\$ -	\$ -	\$ -
Other invested assets	\$ 100,478,865	\$ 100,478,865	\$ 99,225,161	\$ 1,253,704	\$ -	\$ -	\$ -
invested assets*	\$ (398,999)	\$ (398,999)	\$ -	\$ (398,999)	\$ -	\$ -	\$ -

* 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
Not applicable

NOTE 21 Other Items

- A. Unusual or Infrequent Items
Not applicable
- B. Troubled Debt Restructuring: Debtors
Not applicable
- C. Other Disclosures
Not applicable
- D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2021.
- E. State Transferable and Non-transferable Tax Credits
The Company does not have state transferable or non-transferable tax credits.
- F. Subprime Mortgage Related Risk Exposure
(1) The subprime lending sector is the sector of the mortgage lending industry which lends to borrowers who do not qualify for prime market interest rates because of poor or insufficient credit history. The term also applies to paper taken on property that cannot be sold on the primary market, including loans on certain types of investment properties and certain types of self-employed individuals.

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

- a. An interest rate above prime to borrowers who do not qualify for prime rate
- b. Borrowers with low credit ratings (FICO scores)
- c. Interest-only or negative amortizing loans
- d. Unconventionally high initial loan-to-value ratios
- e. 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
- f. Borrowers with less than conventional documentation of their home and/or assets
- g. 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
- h. 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, 2022 for the statutory statements issued as of December 31, 2021. 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	\$ 1,495,966,977
228	34-1022544	Westfield National Insurance Company	\$ 360,213,089
228	23-0929640	Old Guard Insurance Company	\$ 249,223,082
228	31-6016426	American Select Insurance Company	\$ 138,637,707

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

NOTES TO FINANCIAL STATEMENTS

Group Code	FEIN	Reinsurer Name	Unsecured Amount
228	34-6516838	Westfield Insurance Company	\$ 1,495,966,977
228	34-1022544	Westfield National Insurance Company	\$ 360,213,089
228	23-0929640	Old Guard Insurance Company	\$ 249,223,082
228	31-6016426	American Select Insurance Company	\$ 138,637,707
Total			\$ 2,244,040,855

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	\$ 913,528,418	\$ 130,160,447	\$ 778,174,517	\$ 117,318,066	\$ 135,353,901	\$ 12,842,381
b. All Other	\$ 29,367,241	\$ 7,543,406	\$ 464,004	\$ 47,380	\$ 28,903,237	\$ 7,496,026
c. Total	\$ 942,895,659	\$ 137,703,853	\$ 778,638,521	\$ 117,365,446	\$ 164,257,138	\$ 20,338,407
d. Direct Unearned Premium Reserve						\$ 18,277,625

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

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 33,952,821	\$ 398,569	\$ 8,126	\$ 34,343,264
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL	\$ 33,952,821	\$ 398,569	\$ 8,126	\$ 34,343,264

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 Reinsurance Reflected in Income and Expenses.
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 Credit
Not applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination
Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses
Reserves as of December 31, 2020 were \$327.7 million. In calendar year 2021, \$105.7 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 \$207.4 million. Therefore, there has been a \$14.6 million favorable prior-year development from December 31, 2020 to December 31, 2021. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: Commercial Auto Liability, Workers Compensation, and Other Liability. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

NOTE 26 Intercompany Pooling Arrangements
A. The lead company, Ohio Farmers Insurance Company, and its property-casualty companies participate in a single 100% reinsurance pooling arrangement. 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 Select Insurance Company	17105	0.0%
Westfield Specialty Insurance Company	16992	0.0%
Westfield Superior Insurance Company	16449	0.0%
Westfield Touchstone Insurance Company	16448	0.0%

NOTES TO FINANCIAL STATEMENTS

- 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 12/31/2021 and 12/31/2020 respectively were:

	12/31/2021	12/31/2020
Westfield National Insurance Company*	\$ -	\$ 1,167,868
American Select Insurance Company*	\$ -	\$ 327,939
Old Guard Insurance Company*	\$ -	\$ 813,880
Westfield Services, Inc.	\$ 235,205	\$ 147,442
1848 Ventures, LLC	\$ 1,160,865	\$ 802,042
Westfield Insurance Foundation	\$ 45,594	\$ 38,738
Ohio Farmers Insurance Company VEBA Trust	\$ 5,879,755	\$ 3,355,835
Ohio Farmers Insurance Company Pension and/or VEBA Trust	\$ 201,542	\$ 105,446
Affiliated Receivable	\$ 7,522,961	\$ 6,759,188
Westfield Insurance Company*	\$ 12,625,260	\$ 21,301,224
Westfield National Insurance Company*	\$ 2,296,091	\$ -
American Select Insurance Company*	\$ 994,989	\$ -
Old Guard Insurance Company*	\$ 1,587,802	\$ -
Westfield Champion Insurance Company*	\$ 4,252	\$ 2,349
Westfield Premier Insurance Company*	\$ 1,073	\$ 234
Westfield Superior Insurance Company*	\$ 4,201	\$ 282
Westfield Touchstone Insurance Company*	\$ 1,629	\$ 2,121
150 South Road, LLC	\$ 82,202	\$ 44,426
Westfield Specialty, Inc.	\$ 10,669,553	\$ -
Affiliated Payable	\$ 28,267,052	\$ 21,350,636

*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
- | | Loss Reserves
Eliminated by
Annuities | Unrecorded
Loss
Contingencies |
|--|---|-------------------------------------|
| 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, 2021 | \$ 807,165 | \$ 807,165 |
- 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 reserves \$ -
2. Date of the most recent evaluation of this liability 12/31/2021
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.

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

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

(1) Direct

2017	2018	2019	2020	2021
------	------	------	------	------

NOTES TO FINANCIAL STATEMENTS

a. Beginning reserves:	\$	5,433,274	\$	4,733,622	\$	4,866,405	\$	4,490,621	\$	4,074,173
b. Incurred losses and loss adjustment expense:	\$	-	\$	570,000	\$	-	\$	-	\$	-
c. Calendar year payments for losses and loss adjustment expenses:	\$	699,652	\$	437,217	\$	375,784	\$	416,448	\$	585,582
d. Ending reserves:	\$	4,733,622	\$	4,866,405	\$	4,490,621	\$	4,074,173	\$	3,488,591

(2) Assumed Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves:	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 5,433,274	\$ 4,733,622	\$ 4,866,405	\$ 4,490,621	\$ 4,074,173
b. Incurred losses and loss adjustment expense:	\$ -	\$ 570,000	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 699,652	\$ 437,217	\$ 375,784	\$ 416,448	\$ 585,582
d. Ending reserves:	\$ 4,733,622	\$ 4,866,405	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591

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

(1) Direct Basis:	\$ 2,678,344
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 2,678,344

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

(1) Direct Basis:	\$ 709,212
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 709,212

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

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

(1) Direct

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 2,010,679	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376
b. Incurred losses and loss adjustment expense:	\$ -	\$ (570,000)	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 13,755	\$ 35,071	\$ 8,591	\$ 4,886	\$ 13,315
d. Ending reserves:	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061

(2) Assumed Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves:	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 2,010,679	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376
b. Incurred losses and loss adjustment expense:	\$ -	\$ (570,000)	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 13,755	\$ 35,071	\$ 8,591	\$ 4,886	\$ 13,315
d. Ending reserves:	\$ 1,996,924	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061

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

(1) Direct Basis:	\$ 1,032,276
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 1,032,276

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

(1) Direct Basis:	\$ 838,402
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 838,402

NOTE 34 Subscriber Savings Accounts
Not applicable

NOTE 35 Multiple Peril Crop Insurance
Not applicable

NOTES TO FINANCIAL STATEMENTS

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, 2 and 3.

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 a 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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
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 yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]
- 5.2

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

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

- 6.1

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

Yes [] No [X]
- 6.2

If yes, give full information:
.....
- 7.1

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

Yes [] No [X]
- 7.2

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

0.0 %

1 Nationality	2 Type of Entity
.....
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [X] No []
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
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 the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with 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 \$7,518,116
- 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 []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 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?
- 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.
- Yes [] No [X]

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
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 with the official duties of such person?
- Yes [X] No []
- Yes [X] No []
- Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 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 reported in the statement?
- 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?
- 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?
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.
- Yes [X] No []
- Yes [] No [X]

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....
.....
.....

INVESTMENT

- 25.01 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 25.03).....
- Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

25.03 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, 2021.

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

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

25.06 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]

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

25.08 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]

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

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

25.093 Total payable for securities lending reported on the liability page. \$ 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0

26.27 FHLB Capital Stock \$ 0

26.28 On deposit with states \$ 6,226,151

26.29 On deposit with other regulatory bodies \$ 0

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 44,956,419

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0

26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0
		0

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 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 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

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

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

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

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

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 Guideline 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 that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

Yes [] No []

28.1 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]

28.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

29. 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 []

29.01 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	240 Greenwich St, New York, NY 10286
Fifth Third Bank	20 NW 3rd Street, 11th Floor, Evansville, IN 47708

GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 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
.....
.....
.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	0
.....	0
30.2999 - Total		0

30.3 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	.....
.....	.....	0	.....
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

GENERAL INTERROGATORIES

31. 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 (+)
31.1 Bonds	453,903,332	481,061,297	27,157,965
31.2 Preferred stocks	0	0	0
31.3 Totals	453,903,332	481,061,297	27,157,965

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

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

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. 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 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$1,746,221

38.2 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. ....	.....849,242
.....	.....0
.....

39.1 Amount of payments for legal expenses, if any?\$1,192,177

39.2 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 .....	.....1,020,077
.....	.....0
.....

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$86,819

40.2 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 .....	.....37,729
US CHAMBER OF COMMERCE INSTITUTE FOR LEGAL REFORM .....	.....23,275
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes ☐ No ☒

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 lives0

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 lives0

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 lives0

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 lives0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator0

2.2 Premium Denominator350,809,737339,463,341

2.3 Premium Ratio (2.1/2.2)0.0000.000

2.4 Reserve Numerator0

2.5 Reserve Denominator539,540,508506,580,246

2.6 Reserve Ratio (2.4/2.5)0.0000.000

3.1

Did the reporting entity issue participating policies during the calendar year?

Yes ☐ No ☒

3.2

If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies\$0

3.22 Non-participating policies\$0

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies?

Yes ☐ No ☒

4.2 Does the reporting entity issue non-assessable policies?

Yes ☒ No ☐

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

%0.0

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

\$0

5.

For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents?

Yes ☐ No ☐

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation

Yes ☐ No ☐ N/A ☐

5.22 As a direct expense of the exchange

Yes ☐ No ☐ N/A ☐

5.3

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

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes ☐ No ☐

5.5

If yes, give full information

16

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Reinsurance protection was provided by two agreements: the Multiple Line Excess of Loss with three layers (\$4.5M x \$3M, \$7.5M x \$7.5M and \$10M x \$15M); and the Casualty Clash and Contingency Excess with two layers (87.75% of \$15M x \$25M and 87.75% of \$30M x \$40M). These two contracts total \$61.5M 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 \$311M. This is a 50%/50% blend of RMS RiskLink v18.1 and AIR Touchstone v8.0 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 a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The property catastrophe reinsurance program consisted of four layers. 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 ☒ No ☐

6.5

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

7.1

Has this 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 ratio cap, an aggregate limit or any similar provisions)?

Yes ☒ 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 ☒ 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 ☒

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 ☒

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 ☒

9.3

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

9.4

Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes ☐ No ☒

9.5

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

9.6

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

Yes ☐ No ☒

Yes ☐ No ☒

Yes ☐ No ☒

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 ☒ No ☐ N/A ☐

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 asset 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 which 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 From0.0 %

12.42 To0.0 %

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 the current year:

12.61 Letters of credit\$0

12.62 Collateral and other funds\$0

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

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.5

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.

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

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

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

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information
.....

16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1

Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance?

Yes [☐] No [☒]

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

17.11

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

\$0

17.12

Unfunded portion of Interrogatory 17.11

\$0

17.13

Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....

\$0

17.14

Case reserves portion of Interrogatory 17.11

\$0

17.15

Incurred but not reported portion of Interrogatory 17.11

\$0

17.16

Unearned premium portion of Interrogatory 17.11

\$0

17.17

Contingent commission portion of Interrogatory 17.11

\$0

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

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

\$0

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

If yes, please provide the balance of 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 two states?

Yes [☒] No [☐]

19.1

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

Yes [☐] No [☐]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2021	2 2020	3 2019	4 2018	5 2017
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	604,571,778	574,127,694	592,181,950	629,888,711	675,325,663
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	373,472,682	363,261,203	371,339,382	380,696,805	376,639,673
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	758,768,179	712,244,237	711,520,344	711,122,319	697,979,334
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	75,540,639	73,786,438	73,525,933	68,040,745	62,592,728
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	111,175,392	68,384,223	58,366,185	48,808,450	49,344,667
6. Total (Line 35)	1,923,528,670	1,791,803,795	1,806,933,794	1,838,557,030	1,861,882,065
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	114,656,173	108,881,456	112,183,623	119,098,750	127,740,124
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	70,959,810	69,019,630	70,554,483	72,332,392	71,561,537
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	144,144,461	135,326,406	135,188,866	135,113,241	132,616,074
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	14,045,809	13,733,564	13,676,779	12,632,135	11,582,668
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	21,123,324	12,993,002	11,089,575	9,273,605	9,375,486
12. Total (Line 35)	364,929,577	339,954,058	342,693,326	348,450,123	352,875,889
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(16,548,681)	1,080,529	(19,892,167)	(27,181,337)	(32,236,250)
14. Net investment gain or (loss) (Line 11)	67,906,505	106,889,316	41,912,711	113,770,178	18,906,175
15. Total other income (Line 15)	2,702,941	92,480	(206,850)	975,243	824,381
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	(10,618,103)	(41,872,963)	(26,819,997)	(11,012,486)	(6,392,748)
18. Net income (Line 20)	64,678,868	149,935,288	48,633,691	98,576,570	(6,112,946)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	3,749,086,727	3,374,073,769	3,270,649,085	3,019,493,490	3,107,895,303
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	19,710,670	18,691,566	16,153,863	17,384,824	17,898,616
20.2 Deferred and not yet due (Line 15.2)	103,046,961	95,959,578	96,199,830	100,046,020	104,894,085
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	715,932,968	665,616,417	759,472,413	742,094,695	773,381,320
22. Losses (Page 3, Line 1)	269,478,824	251,449,840	255,524,075	258,971,802	261,080,704
23. Loss adjustment expenses (Page 3, Line 3)	74,320,264	76,258,878	76,501,129	76,621,841	73,242,231
24. Unearned premiums (Page 3, Line 9)	182,534,763	168,414,919	167,924,206	171,784,693	172,781,848
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	3,033,153,759	2,708,457,352	2,511,176,672	2,277,398,795	2,334,513,983
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	84,880,561	126,693,875	40,899,966	98,213,134	(3,942,575)
Risk-Based Capital Analysis					
28. Total adjusted capital	3,033,153,759	2,708,457,352	2,511,176,672	2,277,398,795	2,334,513,983
29. Authorized control level risk-based capital	326,509,088	301,525,895	305,596,188	291,737,765	284,759,074
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	12.8	13.5	14.4	16.0	15.9
31. Stocks (Lines 2.1 & 2.2)	78.7	77.2	76.4	74.3	77.3
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	5.0	5.6	5.2	4.6	2.3
34. Cash, cash equivalents and short-term investments (Line 5)	0.7	0.7	1.0	2.0	1.2
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	2.8	3.0	3.0	3.1	3.4
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	2,675,721,877	2,333,976,297	2,206,933,700	1,977,226,108	2,093,058,065
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 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	2,675,721,877	2,333,976,297	2,206,933,700	1,977,226,108	2,093,058,065
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)	88.2	86.2	87.9	86.8	89.7

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	272,888,252	123,110,133	234,095,679	(153,705,620)	176,046,468
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	324,696,407	197,280,680	233,777,877	(57,115,188)	122,646,215
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	345,893,396	348,286,452	445,584,424	461,586,725	429,439,013
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	187,356,727	158,802,468	191,301,772	198,039,390	180,912,121
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	386,895,745	454,159,300	409,263,429	352,571,869	357,870,723
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(1,070,243)	4,434,774	5,923,371	7,579,035	(495,592)
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	49,380,345	27,305,586	52,730,632	64,033,749	11,141,449
59. Total (Line 35)	968,455,970	992,988,580	1,104,803,628	1,083,810,768	978,867,714
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	65,449,482	65,713,392	84,082,607	87,146,197	81,132,836
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	35,597,779	30,172,469	36,347,338	37,627,484	34,373,304
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	73,510,192	86,290,267	77,760,052	66,988,655	67,995,437
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(203,345)	842,608	1,125,440	1,383,273	(128,547)
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	9,382,266	5,188,061	10,018,820	12,166,412	2,116,875
65. Total (Line 35)	183,736,374	188,206,797	209,334,257	205,312,021	185,489,905
Operating Percentages (Page 4) (Line 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)	57.5	54.2	59.4	58.1	60.9
68. Loss expenses incurred (Line 3)	9.9	11.1	11.4	13.0	12.6
69. Other underwriting expenses incurred (Line 4)	37.3	34.3	34.9	36.6	35.8
70. Net underwriting gain (loss) (Line 8)	(4.7)	0.3	(5.7)	(7.8)	(9.2)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	35.2	34.3	35.4	36.5	35.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	67.4	65.3	70.8	71.1	73.5
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)	12.0	12.6	13.6	15.3	15.1
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(15,150)	(14,410)	(7,844)	(8,248)	1,075
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.6)	(0.6)	(0.3)	(0.4)	0.0
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(27,112)	(17,677)	(16,358)	(2,651)	(8,516)
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)	(1.1)	(0.8)	(0.7)	(0.1)	(0.4)

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	2,941	491	611	127	407	0	79	3,341	XXX
2. 2012.....	317,501	16,668	300,833	173,823	9,860	11,772	563	20,148	8	6,790	195,312	XXX
3. 2013.....	328,763	17,594	311,170	164,509	8,946	12,455	1,094	21,139	10	6,744	188,053	XXX
4. 2014.....	340,227	18,559	321,668	184,220	9,627	12,979	586	23,949	7	7,884	210,927	XXX
5. 2015.....	350,896	19,003	331,893	174,706	8,973	12,166	879	26,906	20	6,856	203,906	XXX
6. 2016.....	358,515	19,051	339,464	177,766	9,054	11,681	1,186	25,982	7	7,366	205,182	XXX
7. 2017.....	368,368	19,714	348,653	190,961	3,774	10,503	201	29,957	1	8,160	227,445	XXX
8. 2018.....	369,795	20,348	349,447	187,409	4,978	9,041	165	27,599	1	9,891	218,904	XXX
9. 2019.....	366,379	19,825	346,554	170,801	3,577	5,831	221	25,674	3	9,479	198,506	XXX
10. 2020.....	359,084	19,621	339,463	150,723	5,749	2,369	114	22,041	7	7,204	169,263	XXX
11. 2021.....	372,582	21,773	350,810	99,276	2,967	813	47	17,482	2	6,008	114,556	XXX
12. Totals	XXX	XXX	XXX	1,677,135	67,996	90,221	5,182	241,284	67	76,460	1,935,395	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	13,203	5,284	4,958	103	0	0	3,419	5	1,639	0	0	17,827	XXX
2. 2012.....	910	90	1,155	122	0	0	626	10	175	0	0	2,644	XXX
3. 2013.....	1,720	693	1,499	131	0	0	877	10	264	0	0	3,527	XXX
4. 2014.....	1,751	159	2,074	138	0	0	1,376	10	355	0	0	5,251	XXX
5. 2015.....	3,172	464	2,669	192	0	0	1,856	13	544	0	0	7,573	XXX
6. 2016.....	4,600	186	4,308	457	0	0	2,234	32	921	0	0	11,387	XXX
7. 2017.....	8,971	255	6,164	769	0	0	3,624	89	1,672	0	0	19,318	XXX
8. 2018.....	15,920	2,126	9,807	949	0	0	5,940	82	2,930	0	0	31,441	XXX
9. 2019.....	19,850	1,444	17,192	1,233	0	0	8,664	95	3,319	0	0	46,253	XXX
10. 2020.....	23,644	1,557	28,623	2,164	0	0	9,980	163	3,860	0	0	62,223	XXX
11. 2021.....	41,031	2,513	81,091	3,805	9	0	13,741	210	7,010	0	0	136,355	XXX
12. Totals	134,772	14,772	159,540	10,061	9	0	52,338	718	22,691	0	0	343,799	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,774	5,053
2. 2012.....	208,609	10,654	197,955	65.7	63.9	65.8	0	0	19.0	1,852	791
3. 2013.....	202,464	10,884	191,580	61.6	61.9	61.6	0	0	19.0	2,395	1,132
4. 2014.....	226,704	10,526	216,178	66.6	56.7	67.2	0	0	19.0	3,529	1,722
5. 2015.....	222,020	10,541	211,479	63.3	55.5	63.7	0	0	19.0	5,185	2,388
6. 2016.....	227,492	10,922	216,569	63.5	57.3	63.8	0	0	19.0	8,265	3,123
7. 2017.....	251,851	5,088	246,763	68.4	25.8	70.8	0	0	19.0	14,111	5,207
8. 2018.....	258,647	8,301	250,345	69.9	40.8	71.6	0	0	19.0	22,652	8,789
9. 2019.....	251,332	6,573	244,759	68.6	33.2	70.6	0	0	19.0	34,365	11,888
10. 2020.....	241,240	9,754	231,486	67.2	49.7	68.2	0	0	19.0	48,546	13,677
11. 2021.....	260,454	9,544	250,910	69.9	43.8	71.5	0	0	19.0	115,805	20,550
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	269,479	74,320

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	162,173	151,660	146,651	142,334	140,038	140,484	138,811	138,466	137,816	137,415	(401)	(1,051)
2. 2012.....	193,315	185,432	182,752	180,798	179,527	179,496	178,904	178,211	177,970	177,640	(330)	(570)
3. 2013.....	XXX	183,130	174,335	174,323	172,840	173,214	171,823	171,024	170,682	170,186	(496)	(838)
4. 2014.....	XXX	XXX	197,228	192,820	191,969	193,759	192,876	192,101	192,316	191,881	(435)	(220)
5. 2015.....	XXX	XXX	XXX	189,933	184,169	184,738	185,713	185,248	183,976	184,048	73	(1,200)
6. 2016.....	XXX	XXX	XXX	XXX	198,209	196,135	195,974	193,776	191,415	189,674	(1,741)	(4,102)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	227,367	222,844	220,010	216,540	215,135	(1,405)	(4,875)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	225,291	225,557	223,845	219,817	(4,028)	(5,740)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224,286	219,710	215,769	(3,940)	(8,517)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,040	205,592	(2,448)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226,420	XXX	XXX
12. Totals											(15,150)	(27,112)

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	.000	43,754	74,342	90,404	100,222	106,916	111,249	115,366	118,293	121,227	XXX	XXX
2. 2012.....	91,680	127,449	147,099	160,927	166,977	170,812	173,595	174,458	174,783	175,172	XXX	XXX
3. 2013.....	XXX	82,785	118,724	136,074	150,099	158,931	163,875	165,834	166,603	166,924	XXX	XXX
4. 2014.....	XXX	XXX	97,379	132,505	152,235	171,173	179,381	183,092	184,315	186,986	XXX	XXX
5. 2015.....	XXX	XXX	XXX	86,616	122,423	144,539	162,010	171,686	174,507	177,020	XXX	XXX
6. 2016.....	XXX	XXX	XXX	XXX	85,657	127,654	153,574	168,755	175,829	179,207	XXX	XXX
7. 2017.....	XXX	XXX	XXX	XXX	XXX	96,878	151,760	177,537	190,129	197,489	XXX	XXX
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	99,887	155,395	177,544	191,306	XXX	XXX
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,876	151,603	172,835	XXX	XXX
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,498	147,229	XXX	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,076	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	69,255	48,979	35,717	27,817	22,594	20,139	16,354	13,220	10,136	8,270
2. 2012.....	51,279	23,691	15,546	9,478	6,114	5,238	3,582	2,478	2,097	1,649
3. 2013.....	XXX	50,551	24,406	17,327	10,410	7,674	5,019	3,421	2,984	2,235
4. 2014.....	XXX	XXX	48,898	25,505	16,629	12,863	8,402	5,020	4,111	3,303
5. 2015.....	XXX	XXX	XXX	53,173	29,425	21,278	12,139	8,136	5,948	4,321
6. 2016.....	XXX	XXX	XXX	XXX	60,106	34,362	22,612	13,252	8,648	6,053
7. 2017.....	XXX	XXX	XXX	XXX	XXX	81,575	41,757	24,187	14,422	8,929
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	78,919	40,366	26,127	14,717
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,039	40,746	24,529
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,261	36,276
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,818

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories											
States, Etc.		1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
			2 Direct Premiums Written	3 Direct Premiums Earned							
1.	Alabama	AL	L	99,702	40,296	0	0	7,876	9,197	(3)	0
2.	Alaska	AK	N	0	0	0	0	0	0	0	0
3.	Arizona	AZ	L	35,969	18,091	0	0	11,268	11,804	37	0
4.	Arkansas	AR	L	7,408	143,485	0	0	(22,304)	1,733	0	0
5.	California	CA	N	0	0	0	0	0	4,217	0	0
6.	Colorado	CO	L	35,099	51,423	0	0	1,691	7,736	52	0
7.	Connecticut	CT	N	0	0	0	0	0	0	0	0
8.	Delaware	DE	L	2,736	4,459	0	0	(559)	483	7	0
9.	District of Columbia	DC	L	23,706	24,388	0	0	(187)	5,155	0	0
10.	Florida	FL	L	187,566	185,166	0	0	7,469	91,468	113	0
11.	Georgia	GA	L	133,215	94,316	0	0	6,775	39,744	222	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	2,249,141	1,976,166	0	37,017	(908,898)	1,363,165	3,855	0
15.	Indiana	IN	L	1,868,206	1,640,147	0	(33,238)	31,662	397,355	5,240	0
16.	Iowa	IA	L	189,119	215,891	0	0	4,439	45,654	364	0
17.	Kansas	KS	L	0	0	0	0	0	0	0	0
18.	Kentucky	KY	L	922,409	748,405	0	195,291	(149,285)	1,045,373	511,426	0
19.	Louisiana	LA	L	720	720	0	0	(31)	130	0	0
20.	Maine	ME	N	0	0	0	0	0	0	0	0
21.	Maryland	MD	L	80,026	91,864	0	925	29,412	37,652	147	0
22.	Massachusetts	MA	L	680	694	0	0	87	107	0	0
23.	Michigan	MI	L	927,481	454,631	0	55,371	161,485	2,983,236	2,633	0
24.	Minnesota	MN	L	2,363,592	2,077,301	0	165,963	123,347	1,490,463	2,960	0
25.	Mississippi	MS	L	200	200	0	0	(82)	92	0	0
26.	Missouri	MO	L	61,059	55,754	0	0	10,471	12,401	0	0
27.	Montana	MT	L	0	4,899	0	0	(817)	108	0	0
28.	Nebraska	NE	L	24,797	20,848	0	0	3,927	4,230	0	0
29.	Nevada	NV	L	5,900	5,900	0	0	162	1,289	1	0
30.	New Hampshire	NH	N	0	0	0	0	0	0	0	0
31.	New Jersey	NJ	L	30,329	37,636	0	0	5,711	5,994	0	0
32.	New Mexico	NM	L	19,930	9,974	0	0	2,631	2,887	22	0
33.	New York	NY	L	11,309	11,446	0	(42,197)	(42,306)	1,665	0	0
34.	North Carolina	NC	L	89,429	116,536	0	0	6,643	28,320	2	0
35.	North Dakota	ND	L	683,486	1,051,133	0	0	(5,599)	128,224	6	0
36.	Ohio	OH	L	13,985,244	11,962,144	0	626,523	1,708,367	5,108,323	45,336	0
37.	Oklahoma	OK	L	36,806	20,826	0	0	4,474	4,545	72	0
38.	Oregon	OR	N	0	0	0	0	0	0	0	0
39.	Pennsylvania	PA	L	802,714	486,830	0	15,559	62,987	362,162	2,842	0
40.	Rhode Island	RI	L	1,866	1,866	0	0	(41)	165	0	0
41.	South Carolina	SC	L	187,883	59,920	0	4,921	83,379	79,961	283	0
42.	South Dakota	SD	L	685,604	814,959	0	(300)	587	90,280	45	0
43.	Tennessee	TN	L	519,000	370,978	0	0	82,555	386,175	1,162	0
44.	Texas	TX	L	292,596	289,072	0	0	8,265	41,383	14	0
45.	Utah	UT	L	857	10,166	0	0	(3,797)	224	1	0
46.	Vermont	VT	L	0	0	0	0	0	0	0	0
47.	Virginia	VA	L	96,438	83,259	0	12,420	4,011	152,496	150	0
48.	Washington	WA	L	9,820	3,192	0	0	(467)	1,120	0	0
49.	West Virginia	WV	L	1,972,068	1,746,293	0	(8,250)	89,259	459,116	4,700	0
50.	Wisconsin	WI	L	220,729	251,500	0	0	566	51,586	268	0
51.	Wyoming	WY	L	207,733	105,770	0	0	14,211	25,013	0	0
52.	American Samoa	AS	N	0	0	0	0	0	0	0	0
53.	Guam	GU	N	0	0	0	0	0	0	0	0
54.	Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55.	U.S. 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		29,072,572	25,288,540	0	1,030,005	1,339,344	14,482,430	581,956	0
DETAILS OF WRITE-INS											
58001.			XXX								
58002.			XXX								
58003.			XXX								
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 through 58003 plus 58998)(Line 58 above)		XXX	0	0	0	0	0	0	0	0

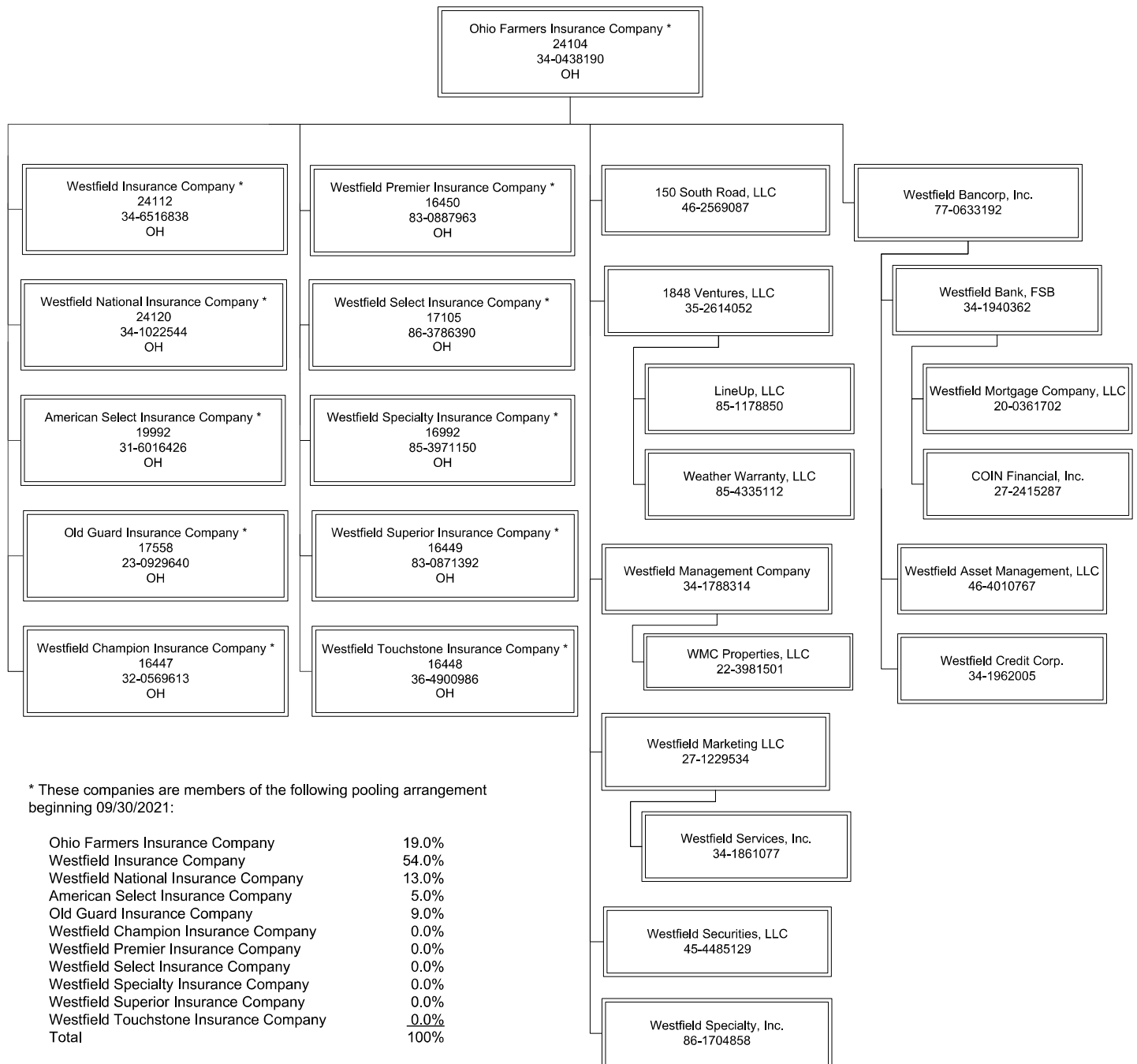
(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....43 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0 Q - Qualified - Qualified or accredited reinsurer.....0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus business in the state14
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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Ohio Farmers Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Inventory	243,537	243,537	0	0
2505. Overfunded pension asset	(125,743,327)	(125,743,327)	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	(125,499,790)	(125,499,790)	0	0

Additional Write-ins for Statement of Income Line 14

	1 Current Year	2 Prior Year
1404. Net (loss) gain on sale of nonadmitted assets	(185,838)	18,389
1497. Summary of remaining write-ins for Line 14 from overflow page	(185,838)	18,389

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Inventory	243,537	248,068	4,531
2505. Overfunded pension asset	(125,743,327)	(181,539,064)	(55,795,737)
2597. Summary of remaining write-ins for Line 25 from overflow page	(125,499,790)	(181,290,996)	(55,791,206)