



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2023
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)					
	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)					
	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	Michelle Lynne Manzagol (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

Kathleen Rose Golovan, Chief Operations Officer	John Andrew Kuhn, President, Westfield Specialty	Kristine Lynn Neate, Chief of Staff
Jennifer Constantine Palmieri, Chief People Officer	Stuart Wayne Rosenberg, Chief Innov and Strategy Offr	

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
15th day of February, 2024

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

ANNUAL STATEMENT FOR THE YEAR 2023 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)	458,405,667	0	458,405,667	474,955,766
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	2,553,335,133	956,586	2,552,378,547	2,449,035,845
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)	165,472,776	0	165,472,776	168,100,497
4.2 Properties held for the production of income (less \$0 encumbrances)	4,950,976	0	4,950,976	5,229,954
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$8,588,366 , Schedule E - Part 1), cash equivalents (\$45,593,210 , Schedule E - Part 2) and short-term investments (\$13,047,880 , Schedule DA)	67,229,456	0	67,229,456	85,650,453
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)	112,350,243	11,566,604	100,783,639	81,478,246
9. Receivable for securities	89,375	0	89,375	89,375
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	(93,989)	0	(93,989)	(277,955)
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,361,739,637	12,523,190	3,349,216,447	3,264,262,181
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,492,166	0	4,492,166	90,008,739
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	39,729,768	4,281,147	35,448,621	30,323,834
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$455,734 earned but unbilled premiums)	125,795,096	45,573	125,749,523	113,228,505
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	16,750,748	340,546	16,410,202	1,463,890
16.2 Funds held by or deposited with reinsured companies	2,913,641	2,260,162	653,479	3,458,977
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	59,709,597	0	59,709,597	47,533,735
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	6,467,596	148,819	6,318,777	5,774,449
21. Furniture and equipment, including health care delivery assets (\$0)	19,835,486	19,835,486	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	260,757	0	260,757	5,235,856
24. Health care (\$0) and other amounts receivable	8,305,937	8,305,937	0	0
25. Aggregate write-ins for other than invested assets	196,137,307	196,137,307	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,842,137,736	243,878,167	3,598,259,569	3,561,290,166
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	3,842,137,736	243,878,167	3,598,259,569	3,561,290,166
DETAILS OF WRITE-INS				
1101. Net deferred (gain) on intercompany transactions	(93,989)	0	(93,989)	(277,955)
1102.				
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)	(93,989)	0	(93,989)	(277,955)
2501. Prepaid pension cost	256,466,945	256,466,945	0	0
2502. Other prepaid assets	20,595,161	20,595,161	0	0
2503. Deposit in pools	1,380,190	1,380,190	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	(82,304,989)	(82,304,989)	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	196,137,307	196,137,307	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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)	313,254,008	294,848,636
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	7,131,397	15,366,488
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	76,099,303	73,429,954
4. Commissions payable, contingent commissions and other similar charges	27,172,008	24,437,045
5. Other expenses (excluding taxes, licenses and fees)	26,100,237	25,895,824
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	6,495,927	6,208,957
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	0	0
7.2 Net deferred tax liability	1,692,318	13,369,602
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 \$ 1,071,155,658 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)	251,056,827	215,440,087
10. Advance premium	12,529,834	9,836,882
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	15,270,881	11,056,503
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	16,615,703	11,479,052
15. Remittances and items not allocated	(5,429,292)	(5,910,343)
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	3,566,694	5,791,608
19. Payable to parent, subsidiaries and affiliates	62,815,977	57,785,617
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	11,905,777	7,771,017
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	826,277,599	766,806,929
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	826,277,599	766,806,929
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	0	0
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	0	0
35. Unassigned funds (surplus)	2,771,981,970	2,794,483,237
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 30 \$0)	0	0
36.20 shares preferred (value included in Line 31 \$0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	2,771,981,970	2,794,483,237
38. TOTALS (Page 2, Line 28, Col. 3)	3,598,259,569	3,561,290,166
DETAILS OF WRITE-INS		
2501. Liability for retirement plans	10,179,401	6,096,447
2502. Reserve for outstanding checks and drafts charged off	1,726,376	1,674,570
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)	11,905,777	7,771,017
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 2023 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).....	459,852,376	392,622,314
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	298,951,851	258,307,196
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	43,377,403	36,596,514
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	162,485,743	141,998,217
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	504,814,997	436,901,927
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(44,962,621)	(44,279,613)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	105,220,524	155,185,741
10. Net realized capital gains (losses) less capital gains tax of \$ 3,474,816 (Exhibit of Capital Gains (Losses))	11,662,363	12,984,371
11. Net investment gain (loss) (Lines 9 + 10)	116,882,887	168,170,112
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,001,974 amount charged off \$ 1,841,000)	(839,026)	(792,443)
13. Finance and service charges not included in premiums	465,036	609,515
14. Aggregate write-ins for miscellaneous income	(661,410)	(149,298)
15. Total other income (Lines 12 through 14)	(1,035,400)	(332,226)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	70,884,866	123,558,273
17. Dividends to policyholders	5,415	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)	70,879,451	123,558,273
19. Federal and foreign income taxes incurred	(3,933,689)	(7,448,523)
20. Net income (Line 18 minus Line 19)(to Line 22)	74,813,140	131,006,796
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,794,483,237	3,033,153,759
22. Net income (from Line 20)	74,813,140	131,006,796
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (3,509,105)	(74,970,867)	(371,493,690)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(71,302)	25,149,420
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	8,723,913	(112,518,187)
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	(30,996,151)	89,185,139
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(22,501,267)	(238,670,522)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,771,981,970	2,794,483,237
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 (expense)	0	4,600
1402. Net other interest income (expense) and unidentified cash	(322,898)	(194,748)
1403. Net gain (loss) on sale of nonadmitted assets	(338,512)	40,850
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(661,410)	(149,298)
3701. Change in retirement plan liabilities, net tax expense (benefit) of \$8,239,483 and (\$23,707,441) for 2023 and 2022, respectively	(30,996,151)	89,185,139
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)	(30,996,151)	89,185,139

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	486,540,823	411,196,553
2. Net investment income	199,282,846	78,924,122
3. Miscellaneous income	(1,035,400)	(332,226)
4. Total (Lines 1 through 3)	684,788,269	489,788,449
5. Benefit and loss related payments	303,907,216	230,340,528
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	199,730,548	175,057,305
8. Dividends paid to policyholders	5,415	0
9. Federal and foreign income taxes paid (recovered) net of \$ 3,474,816 tax on capital gains (losses)	11,716,990	(6,086,657)
10. Total (Lines 5 through 9)	515,360,169	399,311,176
11. Net cash from operations (Line 4 minus Line 10)	169,428,100	90,477,273
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	84,452,755	40,423,343
12.2 Stocks	23,692,931	36,316,743
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	24,932,656	7,784,707
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)	133,078,342	84,524,793
13. Cost of investments acquired (long-term only):		
13.1 Bonds	70,210,370	64,971,473
13.2 Stocks	175,388,424	20,685,156
13.3 Mortgage loans	0	0
13.4 Real estate	3,729,265	3,715,606
13.5 Other invested assets	60,464,419	18,036,715
13.6 Miscellaneous applications	0	89,375
13.7 Total investments acquired (Lines 13.1 to 13.6)	309,792,478	107,498,325
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)	(176,714,136)	(22,973,532)
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)	(11,134,961)	(7,197,596)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(11,134,961)	(7,197,596)
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)	(18,420,997)	60,306,145
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	85,650,453	25,344,308
19.2 End of period (Line 18 plus Line 19.1)	67,229,456	85,650,453
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001.Exchange of equity investment to equity investment	0	210,450

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	5,861,914	2,361,836	2,767,122	5,456,628
2.1 Allied lines	13,177,240	4,117,191	6,522,608	10,771,823
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	0	0	0	0
3. Farmowners multiple peril	22,918,605	9,476,997	11,394,716	21,000,886
4. Homeowners multiple peril	65,655,795	33,048,766	36,692,310	62,012,251
5.1 Commercial multiple peril (non-liability portion)	60,638,840	27,860,113	34,526,778	53,972,175
5.2 Commercial multiple peril (liability portion)	37,851,789	15,398,240	16,317,614	36,932,415
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	11,052,841	5,237,893	5,327,469	10,963,265
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	2,589,473	973,073	1,319,056	2,243,490
13.1 Comprehensive (hospital and medical) individual	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	11,315,227	5,309,821	5,187,337	11,437,711
17.1 Other liability - occurrence	46,499,606	21,088,844	26,953,761	40,634,689
17.2 Other liability - claims-made	21,284,474	6,260,612	10,335,841	17,209,245
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	820,992	416,513	395,246	842,259
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	2,802,775	1,923,534	1,568,946	3,157,363
19.2 Other private passenger auto liability.....	38,955,065	18,884,312	19,869,332	37,970,045
19.3 Commercial auto no-fault (personal injury protection)	955,983	271,110	290,408	936,685
19.4 Other commercial auto liability.....	38,805,541	16,746,054	17,568,293	37,983,302
21.1 Private passenger auto physical damage	49,848,981	22,369,323	25,668,854	46,549,450
21.2 Commercial auto physical damage	14,544,630	6,056,034	6,688,950	13,911,714
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	247,485	115,489	111,447	251,527
24. Surety	18,174,530	10,042,647	11,534,950	16,682,227
26. Burglary and theft	35,386	16,399	18,167	33,618
27. Boiler and machinery	10,577	(3)	5,031	5,543
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	21,921,305	3,283,400	4,611,852	20,592,853
32. Reinsurance - nonproportional assumed liability	8,014,738	3,939,096	5,184,058	6,769,776
33. Reinsurance - nonproportional assumed financial lines	1,485,325	242,794	196,680	1,531,439
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	495,469,117	215,440,088	251,056,826	459,852,379
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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

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	2,742,657	24,465	0	0	2,767,122
2.1 Allied lines	6,376,227	146,381	0	0	6,522,608
2.2 Multiple peril crop	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0
2.4 Private crop	0	0	0	0	0
2.5 Private flood	0	0	0	0	0
3. Farmowners multiple peril	11,394,716	0	0	0	11,394,716
4. Homeowners multiple peril	36,692,310	0	0	0	36,692,310
5.1 Commercial multiple peril (non-liability portion)	34,526,778	0	0	0	34,526,778
5.2 Commercial multiple peril (liability portion)	16,317,614	0	0	0	16,317,614
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	5,327,469	0	0	0	5,327,469
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	1,308,269	10,787	0	0	1,319,056
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15.1 Vision only	0	0	0	0	0
15.2 Dental only	0	0	0	0	0
15.3 Disability income	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0
15.9 Other health	0	0	0	0	0
16. Workers' compensation	5,187,337	0	0	0	5,187,337
17.1 Other liability - occurrence	22,826,826	4,126,935	0	0	26,953,761
17.2 Other liability - claims-made	9,576,856	758,985	0	0	10,335,841
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	395,246	0	0	0	395,246
18.2 Products liability - claims-made	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	1,568,946	0	0	0	1,568,946
19.2 Other private passenger auto liability.....	19,869,332	0	0	0	19,869,332
19.3 Commercial auto no-fault (personal injury protection)	290,357	51	0	0	290,408
19.4 Other commercial auto liability.....	17,568,293	0	0	0	17,568,293
21.1 Private passenger auto physical damage	25,668,786	68	0	0	25,668,854
21.2 Commercial auto physical damage	6,688,950	0	0	0	6,688,950
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	106,500	4,947	0	0	111,447
24. Surety	2,386,330	9,148,620	0	0	11,534,950
26. Burglary and theft	18,167	0	0	0	18,167
27. Boiler and machinery	4,997	34	0	0	5,031
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	4,611,852	0	0	0	4,611,852
32. Reinsurance - nonproportional assumed liability	5,184,058	0	0	0	5,184,058
33. Reinsurance - nonproportional assumed financial lines	196,680	0	0	0	196,680
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	236,835,553	14,221,273	0	0	251,056,826
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					251,056,826
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 2023 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	246,757	30,605,418	0	24,990,261	0	5,861,914
2.1 Allied lines	206,030	69,147,864	0	56,176,654	0	13,177,240
2.2 Multiple peril crop	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0
3. Farmowners multiple peril	93,228	120,540,536	0	97,705,634	9,525	22,918,605
4. Homeowners multiple peril	0	345,556,815	0	279,901,020	0	65,655,795
5.1 Commercial multiple peril (non-liability portion)	6,888,144	312,497,904	41,920	258,512,954	276,174	60,638,840
5.2 Commercial multiple peril (liability portion)	4,095,635	195,140,032	10,480	161,368,150	26,208	37,851,789
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	269,657	57,906,068	0	47,120,004	2,880	11,052,841
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	134,840	13,497,464	0	11,039,333	3,498	2,589,473
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0
15.2 Dental only	0	0	0	0	0	0
15.3 Disability income	0	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0
15.9 Other health	0	0	0	0	0	0
16. Workers' compensation	407,458	59,691,202	892,402	48,238,598	1,437,237	11,315,227
17.1 Other liability - occurrence	3,269,541	241,174,816	290,412	198,235,163	0	46,499,606
17.2 Other liability - claims-made	73,359	111,985,854	12,637	90,739,073	48,303	21,284,474
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	8,994	4,312,017	0	3,500,019	0	820,992
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	14,751,451	0	11,948,676	0	2,802,775
19.2 Other private passenger auto liability	0	205,026,661	0	166,071,596	0	38,955,065
19.3 Commercial auto no-fault (personal injury protection)	294,280	4,883,423	0	4,075,504	146,216	955,983
19.4 Other commercial auto liability	2,896,093	201,343,594	0	165,434,146	0	38,805,541
21.1 Private passenger auto physical damage	0	262,363,058	0	212,514,077	0	49,848,981
21.2 Commercial auto physical damage	1,013,842	75,539,175	0	62,006,052	2,335	14,544,630
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	65,538	1,237,017	0	1,055,070	0	247,485
24. Surety	32,093,309	66,643,443	27,419	77,480,891	3,108,750	18,174,530
26. Burglary and theft	13,223	173,019	0	150,856	0	35,386
27. Boiler and machinery	470,229	55,667	0	45,090	470,229	10,577
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	8,827,058	106,548,232	93,453,985	0	21,921,305
32. Reinsurance - nonproportional assumed liability	XXX	254,261	41,928,571	34,168,094	0	8,014,738
33. Reinsurance - nonproportional assumed financial lines	XXX	0	7,817,496	6,332,171	0	1,485,325
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	52,540,157	2,403,153,817	157,569,569	2,112,263,071	5,531,355	495,469,117
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 2023 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	10,591,066	8,578,763	2,012,303	2,076,372	690,181	3,398,494	62.3
2.1 Allied lines	187,764	27,297,298	22,262,900	5,222,162	4,654,117	3,722,337	6,153,942	57.1
2.2 Multiple peril crop	0	0	0	0	0	0	0	0.0
2.3 Federal flood	0	0	0	0	0	0	0	0.0
2.4 Private crop	0	0	0	0	0	0	0	0.0
2.5 Private flood	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril	0	95,711,255	77,526,116	18,185,139	4,718,446	5,725,780	17,177,805	81.8
4. Homeowners multiple peril	(3,400)	394,863,230	319,836,462	75,023,368	25,539,036	16,963,767	83,598,637	134.8
5.1 Commercial multiple peril (non-liability portion)	2,656,077	235,315,319	192,819,076	45,152,320	17,168,221	22,688,579	39,631,962	73.4
5.2 Commercial multiple peril (liability portion)	215,832	82,530,587	67,024,599	15,721,820	57,917,758	56,834,346	16,805,232	45.5
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	95,720	14,606,471	11,908,775	2,793,416	625,471	834,392	2,584,495	23.6
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	271,928	57,768	214,160	9.5
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group	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
15.1 Vision only	0	0	0	0	0	0	0	0.0
15.2 Dental only	0	0	0	0	0	0	0	0.0
15.3 Disability income	0	0	0	0	0	0	0	0.0
15.4 Medicare supplement	0	0	0	0	0	0	0	0.0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	0.0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	0.0
15.7 Long-term care	0	0	0	0	0	0	0	0.0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	0.0
15.9 Other health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	562,421	28,404,643	23,727,504	5,239,560	17,214,196	17,793,534	4,660,222	40.7
17.1 Other liability - occurrence	1,600	59,507,111	48,202,056	11,306,655	49,777,068	44,387,552	16,696,171	41.1
17.2 Other liability - claims-made	0	1,416,774	1,147,587	269,187	13,880,599	4,517,378	9,632,408	56.0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	922,504	747,228	175,276	2,454,395	2,110,865	518,806	61.6
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	5,030	14,373,474	11,646,917	2,731,587	4,905,608	5,711,288	1,925,907	61.0
19.2 Other private passenger auto liability.....	(968)	123,945,127	100,394,769	23,549,390	29,300,926	28,358,202	24,492,114	64.5
19.3 Commercial auto no-fault (personal injury protection)	0	1,230,564	996,757	233,807	289,646	462,108	61,345	6.5
19.4 Other commercial auto liability.....	432,717	109,748,785	89,247,017	20,934,485	45,207,098	46,879,114	19,262,469	50.7
21.1 Private passenger auto physical damage	(2,583)	167,290,931	135,503,562	31,784,786	5,040,720	5,374,401	31,451,105	67.6
21.2 Commercial auto physical damage	1,036,257	49,954,062	41,302,158	9,688,161	2,323,028	2,678,452	9,332,737	67.1
22. Aircraft (all perils)	0	0	0	0	68	68	0	0.0
23. Fidelity	24,183	372,578	321,376	75,385	131,918	103,439	103,864	41.3
24. Surety	9,565,555	20,016,095	26,209,395	3,372,255	839,280	1,944,503	2,267,032	13.6
26. Burglary and theft	0	25,080	20,315	4,765	366	6,484	(1,353)	(4.0)
27. Boiler and machinery	113,556	0	113,556	0	1,011	0	1,011	18.2
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	37,213,967	30,143,314	7,070,653	19,296,044	21,729,385	4,637,312	22.5
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	7,733,005	3,674,632	4,058,373	59.9
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	1,887,681	1,600,080	287,601	18.8
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	14,889,761	1,475,336,921	1,209,680,202	280,546,480	313,254,006	294,848,635	298,951,851	65.0
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 2023 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	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	6,712,602	5,437,208	1,275,394	22,439	4,193,234	3,414,695	2,076,372	180,448
2.1 Allied lines	37,939	10,825,078	8,799,044	2,063,973	20,362	13,611,977	11,042,195	4,654,117	443,048
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	1	13,898,130	11,257,486	2,640,645	6,678	10,929,118	8,857,995	4,718,446	498,336
4. Homeowners multiple peril	0	45,664,365	36,988,136	8,676,229	0	88,751,615	71,888,808	25,539,036	2,550,436
5.1 Commercial multiple peril (non-liability portion)	539,135	42,334,027	34,751,496	8,121,666	652,621	46,960,825	38,566,891	17,168,221	2,934,484
5.2 Commercial multiple peril (liability portion)	613,766	120,125,045	97,798,437	22,940,374	3,024,118	181,067,375	149,114,109	57,917,758	30,634,200
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	904,480	732,629	171,851	9,176	2,378,298	1,933,854	625,471	77,232
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	25,000	20,250	4,750	0	1,406,200	1,139,022	271,928	33,372
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a) 0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0	0	(a) 0	0
15.2 Dental only	0	0	0	0	0	0	0	(a) 0	0
15.3 Disability income	0	0	0	0	0	0	0	(a) 0	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a) 0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a) 0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a) 0	0
15.7 Long-term care	0	0	0	0	0	0	0	(a) 0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a) 0	0
15.9 Other health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	5,415,663	54,871,736	50,069,697	10,217,702	160,371	38,199,687	31,363,564	17,214,196	3,801,617
17.1 Other liability - occurrence	197,763	75,340,049	61,186,429	14,351,383	2,895,014	183,555,957	151,025,286	49,777,068	12,282,429
17.2 Other liability - claims-made	0	7,259,500	5,880,195	1,379,305	0	65,796,287	53,294,993	13,880,599	1,466,757
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	75,091	5,892,477	4,833,730	1,133,838	500,798	6,449,500	5,629,741	2,454,395	775,737
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	171,987	9,206,884	7,603,602	1,775,269	0	16,749,586	13,619,247	4,905,608	3,221,706
19.2 Other private passenger auto liability.....	0	82,139,947	66,533,357	15,606,590	0	72,075,454	58,381,118	29,300,926	5,951,645
19.3 Commercial auto no-fault (personal injury protection)	12,127	15,490	28,117	(500)	65,782	1,461,302	1,236,938	289,646	133,201
19.4 Other commercial auto liability.....	372,300	97,700,643	79,439,084	18,633,859	1,600,815	138,258,339	113,285,915	45,207,098	8,750,346
21.1 Private passenger auto physical damage	0	7,827,696	6,340,434	1,487,262	0	18,702,412	15,148,954	5,040,720	572,228
21.2 Commercial auto physical damage	38,754	3,357,504	2,750,969	645,289	115,701	8,714,504	7,152,466	2,323,028	329,183
22. Aircraft (all perils)	0	358	290	68	0	0	0	68	0
23. Fidelity	0	220,001	178,201	41,800	10,679	463,628	384,189	131,918	25,817
24. Surety	6,815,607	(14,818,603)	(5,298,162)	(2,704,834)	6,213,608	13,069,626	15,739,120	839,280	1,434,285
26. Burglary and theft	0	2	2	0	62	1,863	1,559	366	100
27. Boiler and machinery	9,000	0	9,000	0	17,366	5,320	21,675	1,011	106
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	17,909,768	14,506,912	3,402,856	XXX	83,648,355	67,755,167	19,296,044	576
32. Reinsurance - nonproportional assumed liability	XXX	334,397	270,862	63,535	XXX	40,365,633	32,696,163	7,733,005	2,012
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	9,935,165	8,047,484	1,887,681	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	14,299,133	587,746,576	490,117,405	111,928,304	15,315,590	1,046,751,260	860,741,148	313,254,006	76,099,301
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 reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2023 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	6,721,147	0	0	6,721,147
1.2 Reinsurance assumed	110,813,991	0	0	110,813,991
1.3 Reinsurance ceded	95,718,421	0	0	95,718,421
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	21,816,717	0	0	21,816,717
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	10,401,141	0	10,401,141
2.2 Reinsurance assumed, excluding contingent	0	348,969,053	0	348,969,053
2.3 Reinsurance ceded, excluding contingent	0	291,205,067	0	291,205,067
2.4 Contingent - direct	0	1,630,098	0	1,630,098
2.5 Contingent - reinsurance assumed	0	53,914,506	0	53,914,506
2.6 Contingent - reinsurance ceded	0	44,988,846	0	44,988,846
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	78,720,885	0	78,720,885
3. Allowances to managers and agents	0	238,500	0	238,500
4. Advertising	0	355,806	0	355,806
5. Boards, bureaus and associations	549,414	1,760,389	0	2,309,803
6. Surveys and underwriting reports	0	2,565,752	0	2,565,752
7. Audit of assureds' records	0	126,779	0	126,779
8. Salary and related items:				
8.1 Salaries	13,804,907	35,710,170	598,390	50,113,467
8.2 Payroll taxes	978,036	2,284,378	39,567	3,301,981
9. Employee relations and welfare	1,395,123	3,350,526	53,507	4,799,156
10. Insurance	89	856,591	6	856,686
11. Directors' fees	112,506	221,382	3,629	337,517
12. Travel and travel items	709,670	1,841,108	23,160	2,573,938
13. Rent and rent items	574,088	2,405,505	38,211	3,017,804
14. Equipment	204,931	543,687	7,214	755,832
15. Cost or depreciation of EDP equipment and software	100,440	4,886,334	3,997	4,990,771
16. Printing and stationery	45,202	267,020	3,787	316,009
17. Postage, telephone and telegraph, exchange and express	134,878	1,507,782	8,947	1,651,607
18. Legal and auditing	484,170	3,533,180	157,764	4,175,114
19. Totals (Lines 3 to 18)	19,093,454	62,454,889	938,179	82,486,522
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	11,174	8,899,488	0	8,899,488
20.2 Insurance department licenses and fees	0	655,657	0	655,657
20.3 Gross guaranty association assessments	0	7,672	0	7,672
20.4 All other (excluding federal and foreign income and real estate)	0	171,052	0	171,052
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	9,733,869	0	9,733,869
21. Real estate expenses	0	0	26,124,614	26,124,614
22. Real estate taxes	0	0	1,102,614	1,102,614
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	2,467,232	11,576,100	159,333	14,202,665
25. Total expenses incurred	43,377,403	162,485,743	28,324,740	(a) 234,187,886
26. Less unpaid expenses - current year	76,099,303	55,692,839	4,075,333	135,867,475
27. Add unpaid expenses - prior year	73,429,954	52,229,591	4,312,235	129,971,780
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)	40,708,054	159,022,495	28,561,642	228,292,191
DETAILS OF WRITE-INS				
2401. Electronic data processing service	2,467,232	11,555,358	159,333	14,181,923
2402. Donations	0	20,742	0	20,742
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)	2,467,232	11,576,100	159,333	14,202,665

(a) Includes management fees of \$ 17,667,899 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 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)4,015,834	3,622,847
1.1	Bonds exempt from U.S. tax	(a)1,057,386	1,057,386
1.2	Other bonds (unaffiliated)	(a)11,494,521	11,177,467
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)	1,702,241	1,680,002
2.21	Common stocks of affiliates	185,000,000	100,000,000
3.	Mortgage loans	(c)0	0
4.	Real estate	(d)18,137,375	18,137,375
5	Contract loans	0	0
6	Cash, cash equivalents and short-term investments	(e)926,868	1,142,574
7	Derivative instruments	(f)0	0
8.	Other invested assets	2,974,675	2,974,675
9.	Aggregate write-ins for investment income	388,961	388,961
10.	Total gross investment income	225,697,861	140,181,287
11.	Investment expenses		(g)28,324,740
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)6,636,023
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		34,960,763
17.	Net investment income (Line 10 minus Line 16)		105,220,524
DETAILS OF WRITE-INS			
0901.	Amortization on intercompany transactions	183,966	183,966
0902.	Sublease rental income	204,995	204,995
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)	388,961	388,961
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 \$943,123 accrual of discount less \$3,273,715 amortization of premium and less \$174,517 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 \$10,755,346 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 \$6,636,023 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	33,627	0	33,627	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	(10,749)	0	(10,749)	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)	14,715,562	0	14,715,562	(20,550,554)	0
2.21	Common stocks of affiliates	0	0	0	(43,460,398)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	59	0	59	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	398,680	0	398,680	(14,469,022)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	15,137,179	0	15,137,179	(78,479,974)	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 2023 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	956,586	1,899,185	942,599
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)	11,566,604	9,410,576	(2,156,028)
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)	12,523,190	11,309,761	(1,213,429)
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	4,281,147	3,534,127	(747,020)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	45,573	32,479	(13,094)
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	340,546	161,211	(179,335)
16.2 Funds held by or deposited with reinsured companies	2,260,162	2,093,839	(166,323)
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	148,819	16,368	(132,451)
21. Furniture and equipment, including health care delivery assets	19,835,486	22,092,707	2,257,221
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	8,305,937	(10,053,744)	(18,359,681)
25. Aggregate write-ins for other than invested assets	196,137,307	223,415,332	27,278,025
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	243,878,167	252,602,080	8,723,913
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	243,878,167	252,602,080	8,723,913
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	256,466,945	243,950,317	(12,516,628)
2502. Other prepaid assets	20,595,161	25,811,926	5,216,765
2503. Deposit in pools	1,380,190	814,226	(565,964)
2598. Summary of remaining write-ins for Line 25 from overflow page	(82,304,989)	(47,161,137)	35,143,852
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	196,137,307	223,415,332	27,278,025

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 #		12/31/2023		12/31/2022
NET INCOME							
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$	74,813,140	\$	131,006,796
(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	\$	74,813,140	\$	131,006,796
SURPLUS							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	2,771,981,970	\$	2,794,483,237
(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	\$	2,771,981,970	\$	2,794,483,237

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, Westfield Specialty, Inc. and Westfield Specialty, Ltd., 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

NOTES TO FINANCIAL STATEMENTS

Not applicable

NOTE 3 Business Combinations and Goodwill

- A. Statutory Purchase Method
The Company purchased Lloyd's of London Syndicate 1200 from Argo Group International Holdings, Ltd on February 2, 2023. Subsequent to the acquisition, the parent company of the group of entities acquired has been renamed Westfield Specialty, Ltd. Westfield Specialty, Ltd sells specialty lines of insurance internationally through the Lloyd's market and is based in London, UK.

The transaction was accounted for as a statutory purchase, and reflects the following:

1 Purchased Entity	2 Acquisition Date	3 Cost of Acquired Entity	4 Original Amount of Goodwill	5 Original Amount of Admitted Goodwill
Westfield Specialty, Ltd	02/02/2023	\$ 175,388,424	\$ 107,123,496	\$ 107,123,496
Total	XXX	\$ 175,388,424	\$ 107,123,496	\$ 107,123,496

1 Purchased Entity	6 Admitted Goodwill as of the Reporting Date	7 Amount of Goodwill Amortized During the Reporting Period	8 Book Value of SCA	9 Admitted Goodwill as a % of SCA BACV, Gross of Admitted Goodwill Col. 6/Col. 8
Westfield Specialty, Ltd	\$ 97,303,842	\$ 9,819,654	\$ 199,848,118	48.7%
Total	\$ 97,303,842	\$ 9,819,654	\$ 199,848,118	XXX

- B. Statutory Merger
Not applicable
- C. Impairment Loss
The Company did not recognize an impairment loss on the transaction described above.
- D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

(1) Capital & Surplus

Less:

(2) Admitted Positive Goodwill

(3) Admitted EDP Equipment & Operating System Software

(4) Admitted Net Deferred Taxes

(5) Adjusted Capital and Surplus (Line 1-2-3-4)

(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])

(7) Current period reported Admitted Goodwill

(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)

Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
\$ 2,646,550,676	XXX
\$ 90,479,204	XXX
\$ 5,944,389	XXX
\$ -	XXX
\$ 2,550,127,083	XXX
\$ 255,012,708	XXX
XXX	\$ 97,303,842
XXX	3.8%

NOTE 4 Discontinued Operations

Not applicable

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, 2023 are summarized below:
- a) The aggregate amount of unrealized losses:
- | | |
|------------------------|----------------|
| 1. Less than 12 Months | \$ (1,622) |
| 2. 12 Months or Longer | \$ (6,501,078) |
- b)The aggregate related fair value of securities with unrealized losses:
- | | |
|------------------------|---------------|
| 1. Less than 12 Months | \$ 313,911 |
| 2. 12 Months or Longer | \$ 58,439,434 |
- (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

NOTES TO FINANCIAL STATEMENTS

- 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) Real Estate Impairment
Not applicable

(2) Relocation Real Estate Sale Transactions
Not applicable

(3) Changes to Plan of Sale
Not applicable

(4) Retail Land Sales Operations
Not applicable

(5) Real Estate Investments with Participating Mortgage Loan Features
Not applicable
- K. Low Income Housing tax Credits (LIHTC)
Not applicable
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account 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	\$ 7,116,220	\$ -	\$ -	\$ -	\$ 7,116,220	\$ 7,151,376	\$ (35,156)
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	\$ 315,393,961	\$ -	\$ -	\$ -	\$ 315,393,961	\$ 68,076,328	\$ 247,317,633
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets (Sum of a through n)	\$ 322,510,181	\$ -	\$ -	\$ -	\$ 322,510,181	\$ 75,227,704	\$ 247,282,477

- (a) Subset of Column 1
- (b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	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%

NOTES TO FINANCIAL STATEMENTS

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	\$	-	\$	7,116,220	0.185%	0.198%
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	\$	-	\$	315,393,961	8.209%	8.765%
n. Other restricted assets	\$	-	\$	-	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$	-	\$	322,510,181	8.394%	8.963%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Description of Assets	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets
Funds at Lloyd's (FAL) - Lloyd's Syndicate 1200 Reinsurance Collateral - FNMA Insurance	\$ 240,707,045	\$ -	\$ -	\$ -	\$ 240,707,045	\$ -	\$ 240,707,045	\$ 240,707,045	6.265%	6.690%
Reinsurance Collateral - White Rock Insurance Company, PCC Ltd	\$ 53,999,946	\$ -	\$ -	\$ -	\$ 53,999,946	\$ -	\$ 53,999,946	\$ 53,999,946	1.405%	1.501%
Reinsurance Collateral - Chimney Point Insurance	\$ 20,686,970	\$ -	\$ -	\$ -	\$ 20,686,970	\$ 20,247,939	\$ 439,031	\$ 20,686,970	0.538%	0.575%
Reinsurance Collateral - Mangrove Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40,551,141	\$ (40,551,141)	\$ -	0.000%	0.000%
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,277,248	\$ (7,277,248)	\$ -	0.000%	0.000%
Total (c)	\$ 315,393,961	\$ -	\$ -	\$ -	\$ 315,393,961	\$ 68,076,328	\$ 247,317,633	\$ 315,393,961	8.209%	8.765%

(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
Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 3,444,264	\$ 3,444,264	0.090%	0.096%
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)	\$ 3,444,264	\$ 3,444,264	0.090%	0.096%
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	\$ 3,444,264	0.417%
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

NOTES TO FINANCIAL STATEMENTS

- 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

- A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued.
Not applicable
- B. The total amount excluded.
Not applicable
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 4,492,166
2. Nonadmitted	\$ -
3. Admitted	\$ 4,492,166

- D. The aggregate deferred interest.

Aggregate Deferred Interest	Amount
	\$ -

- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

Cumulative amounts of PIK interest included in the current principal balance	Amount
	\$ -

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			12/31/2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 39,334,802	\$ 49,055,527	\$ 88,390,329	\$ 14,707,372	\$ (3,959,312)	\$ 10,748,060
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 39,334,802	\$ 49,055,527	\$ 88,390,329	\$ 14,707,372	\$ (3,959,312)	\$ 10,748,060
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 39,334,802	\$ 49,055,527	\$ 88,390,329	\$ 14,707,372	\$ (3,959,312)	\$ 10,748,060
(f) Deferred Tax Liabilities	\$ 83,861,462	\$ 16,969,245	\$ 100,830,707	\$ 81,839,607	\$ 19,920,324	\$ 101,759,931	\$ 2,021,855	\$ (2,951,079)	\$ (929,224)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (29,819,288)	\$ 28,126,970	\$ (1,692,318)	\$ (42,504,805)	\$ 29,135,203	\$ (13,369,602)	\$ 12,685,517	\$ (1,008,233)	\$ 11,677,284

2.

	As of End of Current Period			12/31/2022			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)	\$ 12,083,343	\$ 35,535,458	\$ 47,618,801	\$ 8,783,797	\$ 39,676,732	\$ 48,460,529	\$ 3,299,546	\$ (4,141,274)	\$ (841,728)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 12,083,343	\$ 35,535,458	\$ 47,618,801	\$ 8,783,797	\$ 39,676,732	\$ 48,460,529	\$ 3,299,546	\$ (4,141,274)	\$ (841,728)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 415,797,296	XXX	XXX	\$ 418,303,863	XXX	XXX	\$ (2,506,567)
(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.	\$ 41,958,831	\$ 4,733,868	\$ 46,692,699	\$ 30,551,005	\$ 4,551,906	\$ 35,102,911	\$ 11,407,826	\$ 181,962	\$ 11,589,788
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 39,334,802	\$ 49,055,527	\$ 88,390,329	\$ 14,707,372	\$ (3,959,312)	\$ 10,748,060

3.

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	557.567%	848.854%

NOTES TO FINANCIAL STATEMENTS

b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.

\$ 2,771,981,970\$ 2,794,483,237

4.

	As of End of Current Period		12/31/2022		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)	\$ 54,042,174	\$ 45,096,215	\$ 39,334,802	\$ 49,055,527	\$ 14,707,372	\$ (3,959,312)
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)	\$ 54,042,174	\$ 45,096,215	\$ 39,334,802	\$ 49,055,527	\$ 14,707,372	\$ (3,959,312)
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:

On 2/2/2023, Ohio Farmers Insurance Company purchased a direct investment in Westfield Specialty, Ltd, a UK corporation which operates as Syndicate 1200 in the Lloyd's of London marketplace. As of this reporting period, there is no deferred tax asset or liability booked with respect to this investment. This is an investment in a foreign subsidiary and is considered permanent in duration.

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: \$5,792,666

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) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ (1,662,143)	\$ (3,971,140)	\$ 2,308,997
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ (1,662,143)	\$ (3,971,140)	\$ 2,308,997
(d) Federal income tax on net capital gains	\$ (3,474,816)	\$ (3,514,729)	\$ 39,913
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ 1,203,270	\$ 37,346	\$ 1,165,924
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (3,933,689)	\$ (7,448,523)	\$ 3,514,834
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 8,488,843	\$ 8,181,613	\$ 307,230
(2) Unearned premium reserve	\$ 11,908,119	\$ 10,102,173	\$ 1,805,946
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ 52,030	\$ 52,030	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ 7,583,352	\$ 2,959,525	\$ 4,623,827
(8) Compensation and benefits accrual	\$ 2,121,332	\$ 2,593,458	\$ (472,126)
(9) Pension accrual	\$ 20,181,524	\$ 11,942,949	\$ 8,238,575
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 3,706,974	\$ 3,503,054	\$ 203,920
(99) Subtotal (sum of 2a1 through 2a13)	\$ 54,042,174	\$ 39,334,802	\$ 14,707,372
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 54,042,174	\$ 39,334,802	\$ 14,707,372
(e) Capital:			
(1) Investments	\$ 5,259,854	\$ 5,057,674	\$ 202,180
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 39,836,361	\$ 43,997,853	\$ (4,161,492)
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 45,096,215	\$ 49,055,527	\$ (3,959,312)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 45,096,215	\$ 49,055,527	\$ (3,959,312)
(i) Admitted deferred tax assets (2d + 2h)	\$ 99,138,389	\$ 88,390,329	\$ 10,748,060
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 97,730	\$ 102,400	\$ (4,670)

NOTES TO FINANCIAL STATEMENTS

(2) Fixed assets	\$ 28,718,076	\$ 29,619,038	\$ (900,962)
(3) Deferred and uncollected premium	\$ 736,071	\$ 487,732	\$ 248,339
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ 54,309,585	\$ 51,630,437	\$ 2,679,148
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 83,861,462	\$ 81,839,607	\$ 2,021,855
(b) Capital:			
(1) Investments	\$ 7,212,790	\$ 6,654,764	\$ 558,026
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ 9,756,455	\$ 13,265,560	\$ (3,509,105)
(99) Subtotal (3b1+3b2+3b3)	\$ 16,969,245	\$ 19,920,324	\$ (2,951,079)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 100,830,707	\$ 101,759,931	\$ (929,224)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (1,692,318)	\$ (13,369,602)	\$ 11,677,284

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	\$ 15,614,396	21.00%
Change in Non-Admitted Assets	\$ -	0.00%
Proration of tax exempt investment income	\$ 115,708	0.20%
Tax exempt income deduction	\$ (249,427)	-0.30%
Dividends received deduction	\$ (21,213,407)	-28.50%
Disallowed travel and entertainment	\$ 182,802	0.20%
Other permanent differences	\$ (344,006)	-0.50%
Temporary Differences:		
Total ordinary DTA's	\$ 6,464,749	8.70%
Total ordinary DTL's	\$ (1,751,516)	-2.40%
Total capital DTA's	\$ 211,932	0.30%
Total capital DTL's	\$ (574,627)	-0.80%
Other:		
Statutory valuation allowance	\$ -	0.00%
Accrual adjustment - prior year	\$ 1,203,270	1.60%
Other	\$ -	0.00%
Totals	\$ (340,126)	-0.50%
Federal and foreign income taxes incurred	\$ (3,933,689)	-5.30%
Realized capital gains (losses) tax	\$ 3,474,816	4.70%
Change in net deferred income taxes	\$ (4,350,538)	-5.90%
Total statutory income taxes	\$ (4,809,411)	-6.50%

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	\$ -	N/A	N/A
R&D Credit Carryforward	\$ -	N/A	N/A
Foreign Tax Credit Carryforward	\$ -	N/A	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
12/31/2023	\$ -
12/31/2022	\$ -
12/31/2021	\$ 4,826,889

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
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.

NOTES TO FINANCIAL STATEMENTS

Westfield Bank, FSB
Westfield Specialty, 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:

February 28, 2022	\$ 1,000,000
March 25, 2022	\$ 1,450,000
April 15, 2022	\$ 1,000,000
May 31, 2022	\$ 1,000,000
June 30, 2022	\$ 1,300,000
July 29, 2022	\$ 561,000
August 31, 2022	\$ 1,750,000
September 30, 2022	\$ 1,250,000
October 31, 2022	\$ 800,000
November 30, 2022	\$ 1,200,000
December 30, 2022	\$ 2,000,000
January 30, 2023	\$ 1,600,000
February 21, 2023	\$ 2,500,000
March 22, 2023	\$ 1,500,000
March 29, 2023	\$ 1,000,000
May 3, 2023	\$ 3,000,000
June 8, 2023	\$ 2,500,000
August 15, 2023	\$ 2,000,000
September 25, 2023	\$ 1,000,000
October 17, 2023	\$ 1,000,000
October 19, 2023	\$ 1,000,000
November 15, 2023	\$ 2,000,000
December 8, 2023	\$ 1,750,000

The Company received common stock dividend distributions from the subsidiaries listed below for the following dates and amounts:

March 31, 2022	Westfield Insurance Company	\$ 65,000,000
January 26, 2023	Westfield Insurance Company	\$ 85,000,000
August 16, 2023	Westfield National Insurance Company	\$ 20,000,000
August 16, 2023	American Select Insurance Company	\$ 15,000,000
August 16, 2023	Old Guard Insurance Company	\$ 15,000,000
August 30, 2023	Westfield Insurance Company	\$ 50,000,000

On April 15, 2022, the Company contributed \$15,000,000 of capital to its subsidiary, Westfield Select Insurance Company.

On June 28, 2022, the Company contributed \$1,500,000 of capital to its subsidiary, Westfield National Insurance Company.

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

Not applicable

D. Affiliated balances due to and from the Company at 12/31/2023 and 12/31/2022 respectively were:

	12/31/2023	12/31/2022
Westfield Champion Insurance Company	\$ 71,943	\$ -

NOTES TO FINANCIAL STATEMENTS

Westfield Premier Insurance Company	\$	39,704	\$	-
Westfield Superior Insurance Company	\$	70,730	\$	-
Westfield Touchstone Insurance Company	\$	25,290	\$	-
Westfield Services, Inc.*	\$	10,445	\$	7,805
1848 Ventures, LLC*	\$	-	\$	1,645,666
Westfield Insurance Foundation*	\$	42,645	\$	51,097
Ohio Farmers Insurance Company VEBA Trust*	\$	-	\$	3,442,318
Ohio Farmers Insurance Company Pension and/or VEBA Trust*	\$	-	\$	88,970
Affiliated Receivable	\$	260,757	\$	5,235,856
Westfield Insurance Company	\$	9,904,067	\$	31,232,739
Westfield National Insurance Company	\$	12,799,554	\$	2,320,441
American Select Insurance Company	\$	5,278,103	\$	1,003,216
Old Guard Insurance Company	\$	5,995,394	\$	1,618,248
Westfield Champion Insurance Company	\$	-	\$	9,302
Westfield Premier Insurance Company	\$	-	\$	5,893
Westfield Superior Insurance Company	\$	-	\$	10,299
Westfield Touchstone Insurance Company	\$	-	\$	3,297
150 South Road, LLC*	\$	96,564	\$	95,058
Westfield Specialty, Inc.*	\$	28,742,295	\$	21,487,124
Affiliated Payable	\$	62,815,977	\$	57,785,617

*Westfield Services, Inc., 1848 Ventures, LLC, Westfield Insurance Foundation, Ohio Farmers Insurance Company VEBA Trust, Ohio Farmers Insurance Company Pension and/or VEBA Trust, 150 South Road, LLC, and Westfield Specialty, Inc. 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 is a party to the following agreements with affiliates:
- Intercompany Quota Share Reinsurance (Pooling) Agreement
 - Intercompany Tax Allocation Agreement
 - Management Services Agreement
 - Cash Management Agreement
 - Intercompany Liquidity Facility Agreement
 - Whole Account Stop Loss Reinsurance Agreement

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 33.5% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$	3,331,213,510
Liabilities	\$	2,124,194,469
Surplus	\$	1,207,019,041
Net Income	\$	15,832,540

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				
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%	\$ 929,395	\$ -	\$ 929,395
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 956,586	\$ -	\$ 956,586
c. SSAP No. 97 8b(iii) Entities				
Westfield Bancorp, Inc.	100.0%	\$ 226,854,077	\$ 226,854,077	\$ -
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 226,854,077	\$ 226,854,077	\$ -
d. SSAP No. 97 8b(iv) Entities				
Westfield Specialty, Ltd.	100.0%	\$ 199,848,118	\$ 199,848,118	\$ -
Total SSAP No. 97 8b(iv) Entities	XXX	\$ 199,848,118	\$ 199,848,118	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 427,658,781	\$ 426,702,195	\$ 956,586
f. Aggregate Total (a+ e)	XXX	\$ 427,658,781	\$ 426,702,195	\$ 956,586

(2) NAIC Filing Response Information

NOTES TO FINANCIAL STATEMENTS

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	12/31/2022	\$ 207,205,868	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 207,205,868	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities Westfield Specialty, Ltd.	S1	12/31/2023	\$ -	Yes	No	
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	\$ 207,205,868	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 207,205,868	XXX	XXX	XXX

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

- N. Investment in Insurance SCAs
The Company has no investment in an insurance SCA for which the audited statutory equity reflects a departure from the NAIC statutory accounting practices and procedures.
- 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, 2023, 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, 2023 and 2022:

- (1) Change in benefit obligation
- a. Pension Benefits

	Overfunded		Underfunded	
	2023	2022	2023	2022
1. Benefit obligation at beginning of year	\$ 467,477,281	\$ 660,158,759	\$ 84,801,677	\$ 107,046,871
2. Service cost	\$ 13,617,326	\$ 25,603,175	\$ 526,615	\$ 4,523,739
3. Interest cost	\$ 26,388,885	\$ 21,175,838	\$ 4,464,137	\$ 3,401,582
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ 31,915,414	\$ (218,990,885)	\$ 1,165,811	\$ (24,828,874)
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ (19,303,062)	\$ (18,090,609)	\$ (5,572,616)	\$ (5,341,641)
8. Plan amendments	\$ -	\$ (2,378,997)	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ 520,095,844	\$ 467,477,281	\$ 85,385,624	\$ 84,801,677

- b. Postretirement Benefits

	Overfunded		Underfunded	
	2023	2022	2023	2022
1. Benefit obligation at beginning of year	\$ -	\$ 40,723,133	\$ 23,601,968	\$ -
2. Service cost	\$ -	\$ 489,160	\$ 212,341	\$ -
3. Interest cost	\$ -	\$ 1,003,380	\$ 1,305,996	\$ -
4. Contribution by plan participants	\$ -	\$ 1,680,082	\$ 1,813,463	\$ -
5. Actuarial gain (loss)	\$ -	\$ (15,668,043)	\$ 3,519,953	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ (4,311,444)	\$ (5,146,618)	\$ -
8. Plan amendments	\$ -	\$ (314,300)	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ 23,601,968	\$ 25,307,103	\$ -

NOTES TO FINANCIAL STATEMENTS

c. Special or Contractual Benefits Per SSAP No. 11

		Overfunded		Underfunded	
		2023	2022	2023	2022
1. Benefit obligation at beginning of year	\$	-	\$ -	\$ 910,651	\$ 679,312
2. Service cost	\$	-	\$ -	\$ -	\$ -
3. Interest cost	\$	-	\$ -	\$ -	\$ -
4. Contribution by plan participants	\$	-	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$	-	\$ -	\$ -	\$ -
6. Foreign currency exchange rate changes	\$	-	\$ -	\$ -	\$ -
7. Benefits paid	\$	-	\$ -	\$ (910,651)	\$ (679,312)
8. Plan amendments	\$	-	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	-	\$ -	\$ 125,525	\$ 910,651
10. Benefit obligation at end of year	\$	-	\$ -	\$ 125,525	\$ 910,651

		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2023	2022	2023	2022	2023	2022
(2) Change in plan assets							
a. Fair value of plan assets at beginning of year	\$	663,049,122	\$ 742,378,060	\$ 24,530,507	\$ 34,037,765	\$ -	\$ -
b. Actual return on plan assets	\$	50,214,112	\$ (88,338,329)	\$ 949,600	\$ (6,728,980)	\$ -	\$ -
c. Foreign currency exchange rate changes	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$	5,572,616	\$ 32,441,641	\$ 692,029	\$ 288,885	\$ 910,651	\$ 679,312
e. Plan participants' contributions	\$	-	\$ -	\$ 1,813,463	\$ 1,680,082	\$ -	\$ -
f. Benefits paid	\$	(24,875,678)	\$ (23,432,250)	\$ (5,584,553)	\$ (4,747,245)	\$ (910,651)	\$ (679,312)
g. Business combinations, divestitures and settlements	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
h. Fair value of plan assets at end of year	\$	693,960,172	\$ 663,049,122	\$ 22,401,046	\$ 24,530,507	\$ -	\$ -
(3) Funded status							
		Pension Benefits		Postretirement Benefits			
		2023	2022	2023	2022		
a. Components:							
1. Prepaid benefit costs	\$	256,466,945	\$ 243,950,317	\$ -	\$ -		
2. Overfunded plan assets	\$	(82,602,617)	\$ (48,378,476)	\$ -	\$ 928,539		
3. Accrued benefit costs	\$	74,727,392	\$ 74,758,231	\$ 3,384,888	\$ 3,946,999		
4. Liability for pension benefits	\$	10,658,232	\$ 10,043,446	\$ (478,831)	\$ (3,946,999)		
b. Assets and liabilities recognized:							
1. Assets (nonadmitted)	\$	173,864,328	\$ 195,571,841	\$ -	\$ -		
2. Liabilities recognized	\$	85,385,624	\$ 84,801,677	\$ 2,906,057	\$ -		
c. Unrecognized liabilities	\$	-	\$ -	\$ -	\$ -		

		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2023	2022	2023	2022	2023	2022
(4) Components of net periodic benefit cost							
a. Service cost	\$	14,143,941	\$ 30,126,914	\$ 212,341	\$ 489,160	\$ -	\$ -
b. Interest cost	\$	30,853,022	\$ 24,577,420	\$ 1,305,996	\$ 1,003,380	\$ -	\$ -
c. Expected return on plan assets	\$	(52,293,308)	\$ (60,650,516)	\$ (1,776,241)	\$ (2,490,577)	\$ -	\$ -
d. Transition asset or obligation	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
e. Gains and losses	\$	-	\$ 8,376,653	\$ (392,932)	\$ (413,787)	\$ -	\$ -
f. Prior service cost or credit	\$	321,494	\$ 589,745	\$ 328,115	\$ 387,574	\$ -	\$ -
g. Gain or loss recognized due to a settlement or curtailment	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total net periodic benefit cost	\$	(6,974,851)	\$ 3,020,216	\$ (322,721)	\$ (1,024,250)	\$ -	\$ -
(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost							
		Pension Benefits		Postretirement Benefits			
		2023	2022	2023	2022		
a. Items not yet recognized as a component of net periodic cost - prior year	\$	(58,421,922)	\$ (164,598,231)	\$ 4,875,538	\$ (1,840,733)		
b. Net transition asset or obligation recognized	\$	-	\$ -	\$ -	\$ -		
c. Net prior service cost or credit arising during the period	\$	-	\$ 2,378,997	\$ -	\$ 314,300		
d. Net prior service cost or credit recognized	\$	321,494	\$ 589,745	\$ 328,115	\$ 387,574		
e. Net gain and loss arising during the period	\$	(35,160,421)	\$ 94,830,914	\$ (4,331,890)	\$ 6,428,184		
f. Net gain and loss recognized	\$	-	\$ 8,376,653	\$ (392,932)	\$ (413,787)		
g. Items not yet recognized as a component of net periodic cost - current year	\$	(93,260,849)	\$ (58,421,922)	\$ 478,831	\$ 4,875,538		
(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost							
		Pension Benefits		Postretirement Benefits			
		2023	2022	2023	2022		
a. Net transition asset or obligation	\$	-	\$ -	\$ -	\$ -		
b. Net prior service cost or credit	\$	(1,775,046)	\$ (1,453,552)	\$ 2,051,309	\$ 2,379,424		
c. Net recognized gains and losses	\$	95,035,895	\$ 59,875,474	\$ (2,530,140)	\$ (7,254,962)		
(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:							
		2023		2022			
a. Weighted average discount rate		5.550%		3.090%			
b. Expected long-term rate of return on plan assets		8.000%		8.000%			
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:							
		2023		2022			
e. Weighted average discount rate		5.150%		5.550%			
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%			

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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 \$469,928,197 for 2023 and \$422,788,534 for 2022. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$81,571,128 for 2023 and \$79,222,461 for 2022.
- (9) For measurement purposes, a 7.50% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2023 (6.25% for 2022). The rate is assumed to decrease gradually to 5.00% for 2028 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 Inflation Reduction Act of 2022 (IRA) was signed into law on August 16, 2022. The IRA includes provisions affecting retiree medical and prescription drug costs. Final regulations may result in drug manufacturers shifting costs to private plans to make up for Medicare limitations or regulations may affect the Retiree Drug Subsidy. While awaiting further regulatory guidance surrounding the IRA, the financial impact on retiree medical and prescription drug plans is unclear. No adjustments have been made to reflect the IRA in 2023 or 2022 financial results.

The Ohio Farmers Insurance Company Group Life Plan provides a flat \$15,000 postretirement life insurance benefit for all current and future retirees hired before January 1, 2020. 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. 2024 | \$ 27,981,948 |
| b. 2025 | \$ 29,196,033 |
| c. 2026 | \$ 30,612,956 |
| d. 2027 | \$ 32,338,076 |
| e. 2028 | \$ 33,945,179 |
| f. 2029 through 2033 | \$ 197,500,011 |
- (11) The Company may have regulatory pension plan contribution requirements for 2024; and the Company currently intends to make voluntary contributions of approximately \$13.5 million to the defined benefit pension plan with reference to the Company's contribution funding guidelines, which is expected to satisfy minimum funding requirements, if any.

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:

	2023	2023 Target Allocation	2022	2022 Target Allocation
a. Cash	1%	0%	1%	0%
b. Debt securities	52%	50% - 60%	37%	35% - 45%
c. Equity securities	30%	20% - 30%	48%	45% - 55%
d. Real estate	0%	0%	0%	0%
e. Limited partnerships	17%	15% - 25%	14%	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.

The investments fund portfolio will have the following overall characteristics:

- (1) Complies with provisions of the Ohio Farmers Pension Trust Investment Policy Statement,

NOTES TO FINANCIAL STATEMENTS

- (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 Obligation	\$ 94,829,421	\$ 140,943,446	\$ -	\$ 235,772,867
OFIC Pension Plan: Corporate Bonds	\$ -	\$ 122,792,751	\$ -	\$ 122,792,751
OFIC Pension Plan: Other Government Obligations	\$ -	\$ 1,563,810	\$ -	\$ 1,563,810
OFIC Pension Plan: Common Stock	\$ 142,383,471	\$ -	\$ -	\$ 142,383,471
OFIC Pension Plan: Mutual Funds	\$ 65,103,944	\$ -	\$ -	\$ 65,103,944
OFIC Pension Plan: Money Market Funds	\$ 3,845,769	\$ -	\$ -	\$ 3,845,769
Postretirement Welfare Plan 401(h): Mutual Funds	\$ 5,758	\$ -	\$ -	\$ 5,758
Postretirement Welfare Plan 401(h): Money Market Funds	\$ 21,593,850	\$ -	\$ -	\$ 21,593,850
Postretirement Welfare Plan Life: Mutual Funds	\$ 27,007	\$ -	\$ -	\$ 27,007
Postretirement Welfare Plan Life: Money Market Funds	\$ 2,677,720	\$ -	\$ -	\$ 2,677,720
Total Plan Assets	\$ 330,466,940	\$ 265,300,007	\$ -	\$ 595,766,947

- (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 2023.

D. Basis Used to Determine Expected Long-Term Rate-of-Return

During 2022, 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. Effective January 1, 2023, the Company uses expected future returns, considering expected risk-free rates and risk premiums, to analyze and develop an expected rate of return based on the strategic asset allocation of the plan assets. Given the long-term prospective nature of this calculation, short-term fluctuations in the market do not impact the expected rate of return on plan assets.

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 \$1,232,956 and \$1,153,727 for 2023 and 2022, respectively.

At December 31, 2023, the total fair market value of the defined contribution plan assets was \$461,133,134, 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 two 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

	2023	2022
Medical	\$ 1,668,325	\$ 1,390,444
Prescription	\$ 2,734,200	\$ 2,270,586
Dental premiums	\$ 260,039	\$ 242,879
Life insurance premiums	\$ 477,118	\$ 458,648
Transfer of OFIC active basic life/ADD premiums	\$ 197,936	\$ 185,801
Administrative fees	\$ 246,938	\$ 198,887
Gross benefits paid	\$ 5,584,556	\$ 4,747,245

Future gross benefit payments are expected to remain at approximately the same level in 2024.

Subsidy received during calendar year (for plan years 2021 and 2020, respectively)	\$ 264,704	\$ 249,698
Expected subsidy receivable (for plan years 2023/2022 and 2022/2021, respectively)	\$ 490,000	\$ 500,000

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 \$ 497,302,408

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.

On June 1, 2023, the Company, and its subsidiary Westfield Insurance Company, substantively agreed and effected to enter into a 48-month revolving line of credit (RLOC) with Westfield Specialty, Ltd. and its subsidiaries, to provide borrowing capacity up to \$100.0 million. The purpose of the agreement is to provide additional liquidity support to the subsidiaries to aid in regulatory compliance with Lloyd's of London's liquidity stress test metrics. As of December 31, 2023, there was no outstanding balance. The Company foresees no circumstances which would prevent its ability to evaluate and honor advance requests from Westfield Specialty, Ltd. and its subsidiaries.

(2) The Company was not a guarantor of any obligations as of December 31, 2023.

(3) The Company has no guarantee obligations as of December 31, 2023.

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 2023 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued \$686,572 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 \$ 7,027

b. Decreases current year:

Premium tax offsets expired \$ 698

c. Increases current year:

Premium tax offsets added \$ 4,845

d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 11,174

(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, 2023 and 2022, the Company had admitted assets of \$161,198,144 and \$143,552,339, 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 2032. Rental expense for 2023, and 2022 was approximately \$53,649,454, and \$48,091,826, respectively.
- b. The Company does not have any contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2032. 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 three leases in 2023 and no longer used the leased properties' benefits. The rent liability for these properties as of December 31, 2023 was immaterial.

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

a. At December 31, 2023, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2024	\$ 58,133,294
2. 2025	\$ 34,708,941
3. 2026	\$ 22,310,129
4. 2027	\$ 12,647,188
5. 2028	\$ 8,736,572
6. Thereafter	\$ 11,570,030
7. Total (sum of 1 through 6)	\$ 148,106,154

NOTES TO FINANCIAL STATEMENTS

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

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

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

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
Not applicable

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets
Not applicable

C. Wash Sales
Not applicable

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans
Not applicable

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

NOTE 20 Fair Value Measurements
A. Fair Value Measurements

For assets that are measured and reported at fair value or net asset value (NAV) in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements are as follows:

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

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

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

The Company has no liabilities that are measured at fair value in the statement of financial position.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
CS - Industrial and Miscellaneous - Unaffiliated Publicly Traded	\$ 49,721,424	\$ -	\$ -	\$ -	\$ 49,721,424
CS - Exchange Traded Funds	\$ 2,183,400	\$ -	\$ -	\$ -	\$ 2,183,400
CE - Money Market Mutual Funds	\$ -	\$ 16,921,539	\$ -	\$ -	\$ 16,921,539
OIA - Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 2,108,000	\$ -	\$ -	\$ -	\$ 2,108,000
OIA - Other Assets - Affiliated	\$ 97,009,718	\$ 1,665,921	\$ -	\$ -	\$ 98,675,639
Total assets at fair value/NAV	\$ 151,022,542	\$ 18,587,460	\$ -	\$ -	\$ 169,610,002

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, 2023, 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, 2023.

(4) As of December 31, 2023, the Company held money market mutual funds, which were reported at fair value and were classified as Level 2. As of December 31, 2023, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as 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, 2023, 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:

NOTES TO FINANCIAL STATEMENTS

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.

Short-term investments and Receivables for securities - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 429,601,836	\$ 458,405,667	\$ 120,682,139	\$ 307,321,843	\$ 1,597,854	\$ -	\$ -
Common stocks	\$ 51,904,824	\$ 51,904,824	\$ 51,904,824	\$ -	\$ -	\$ -	\$ -
Cash equivalents	\$ 45,593,210	\$ 45,593,210	\$ 28,671,671	\$ 16,921,539	\$ -	\$ -	\$ -
Short-term investments	\$ 13,047,880	\$ 13,047,880	\$ 13,047,880	\$ -	\$ -	\$ -	\$ -
Other invested assets	\$ 100,783,639	\$ 100,783,639	\$ 99,117,718	\$ 1,665,921	\$ -	\$ -	\$ -
Receivables for securities	\$ 89,375	\$ 89,375	\$ -	\$ 89,375	\$ -	\$ -	\$ -
Aggregate write-ins for invested assets*	\$ (93,989)	\$ (93,989)	\$ -	\$ (93,989)	\$ -	\$ -	\$ -

* 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 2023.
- 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) Not applicable

- 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

NOTES TO FINANCIAL STATEMENTS

Subsequent events have been considered through February 15, 2024 for the statutory statements issued as of December 31, 2023.

Type II – Nonrecognized Subsequent Events:

The Company operates in the Lloyd's of London market through Westfield Specialty, Ltd. (WSP, Ltd) and provides capital support for Syndicate 1200. Lloyd's sets capital requirements for corporate members annually through the application of a capital model that is based on regulatory rules pursuant to Solvency II. The Company is expected to have an additional \$26.0 million of Funds at Lloyd's by the end of first quarter 2024.

Effective January 1, 2024, the Company entered into affiliated quota share agreements with WSP, Ltd, assuming 35% of WSP, Ltd's net results. The Company's aggregate limit of liability for ultimate net loss shall not exceed 200% of the reinsurance premium assumed by the Company. These agreements were approved by the Ohio Department of Insurance on February 13, 2024.

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	\$ 1,820,003,115
228	34-1022544	Westfield National Insurance Company	\$ 438,179,041
228	23-0929640	Old Guard Insurance Company	\$ 303,352,171
228	31-6016426	American Select Insurance Company	\$ 168,600,800

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	FEIN	Reinsurer Name	Unsecured Amount
228	34-6516838	Westfield Insurance Company	\$ 1,820,003,115
228	34-1022544	Westfield National Insurance Company	\$ 438,179,041
228	23-0929640	Old Guard Insurance Company	\$ 303,352,171
228	31-6016426	American Select Insurance Company	\$ 168,600,800
Total			\$ 2,730,135,127

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	\$ 1,241,305,038	\$ 158,335,047	\$ 1,070,294,892	\$ 147,247,900	\$ 171,010,146	\$ 11,087,147
b. All Other	\$ 52,756,153	\$ 13,815,354	\$ 860,766	\$ 94,361	\$ 51,895,387	\$ 13,720,993
c. Total (a+b)	\$ 1,294,061,191	\$ 172,150,401	\$ 1,071,155,658	\$ 147,342,261	\$ 222,905,533	\$ 24,808,140
d. Direct Unearned Premium Reserve						\$ 28,151,294

(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	\$ 54,079,464	\$ 1,585,616	\$ 186,485	\$ 55,478,595
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL (a+b+c)	\$ 54,079,464	\$ 1,585,616	\$ 186,485	\$ 55,478,595

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

NOTES TO FINANCIAL STATEMENTS

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2022 were \$368.3 million. In calendar year 2023, \$130.3 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 \$211.1 million. Therefore, there has been a \$26.9 million favorable prior-year development from December 31, 2022 to December 31, 2023. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: Commercial Multi Peril, Reinsurance A - Property, and Auto Physical Damage. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

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%

- 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 12/31/2023 and 12/31/2022 respectively were:

	12/31/2023	12/31/2022
Westfield Champion Insurance Company*	\$ 71,943	\$ -
Westfield Premier Insurance Company*	\$ 39,704	\$ -
Westfield Superior Insurance Company*	\$ 70,730	\$ -
Westfield Touchstone Insurance Company*	\$ 25,290	\$ -
Westfield Services, Inc.	\$ 10,445	\$ 7,805
1848 Ventures, LLC	\$ -	\$ 1,645,666
Westfield Insurance Foundation	\$ 42,645	\$ 51,097
Ohio Farmers Insurance Company VEBA Trust	\$ -	\$ 3,442,318
Ohio Farmers Insurance Company Pension and/or VEBA Trust	\$ -	\$ 88,970
Affiliated Receivable	\$ 260,757	\$ 5,235,856
Westfield Insurance Company*	\$ 9,904,067	\$ 31,232,739
Westfield National Insurance Company*	\$ 12,799,554	\$ 2,320,441
American Select Insurance Company*	\$ 5,278,103	\$ 1,003,216
Old Guard Insurance Company*	\$ 5,995,394	\$ 1,618,248
Westfield Champion Insurance Company*	\$ -	\$ 9,302
Westfield Premier Insurance Company*	\$ -	\$ 5,893
Westfield Superior Insurance Company*	\$ -	\$ 10,299
Westfield Touchstone Insurance Company*	\$ -	\$ 3,297
150 South Road, LLC	\$ 96,564	\$ 95,058
Westfield Specialty, Inc.	\$ 28,742,295	\$ 21,487,124
Affiliated Payable	\$ 62,815,977	\$ 57,785,617

*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 Contin- gencies
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, 2023	\$ 704,191	\$ 704,191

- 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 12/31/2023
3. Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTES TO FINANCIAL STATEMENTS

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.

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

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ 4,866,405	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 375,784	\$ 416,448	\$ 585,582	\$ 583,042	\$ 496,337
d. Ending reserves (a+b-c):	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549	\$ 2,409,212

(2) Assumed Reinsurance

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ 4,866,405	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 375,784	\$ 416,448	\$ 585,582	\$ 583,042	\$ 496,337
d. Ending reserves (a+b-c):	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549	\$ 2,409,212

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

(1) Direct Basis:	\$ 1,527,539
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 1,527,539

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

(1) Direct Basis:	\$ 453,756
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 453,756

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

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 8,591	\$ 4,886	\$ 13,315	\$ 68,351	\$ 11,417
d. Ending reserves (a+b-c):	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710	\$ 1,285,293

(2) Assumed Reinsurance

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ 1,391,853	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710

NOTES TO FINANCIAL STATEMENTS

b. Incurred losses and loss adjustment expense:	\$	-	\$	-	\$	-	\$	-	\$	-
c. Calendar year payments for losses and loss adjustment expenses:	\$	8,591	\$	4,886	\$	13,315	\$	68,351	\$	11,417
d. Ending reserves (a+b-c):	\$	1,383,262	\$	1,378,376	\$	1,365,061	\$	1,296,710	\$	1,285,293

E.	State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):		
(1)	Direct Basis:	\$	919,648
(2)	Assumed Reinsurance Basis:	\$	-
(3)	Net of Ceded Reinsurance Basis:	\$	919,648
F.	State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):		
(1)	Direct Basis:	\$	799,708
(2)	Assumed Reinsurance Basis:	\$	-
(3)	Net of Ceded Reinsurance Basis:	\$	799,708

NOTE 34 Subscriber Savings Accounts
Not applicable

NOTE 35 Multiple Peril Crop Insurance
Not applicable

NOTE 36 Financial Guaranty Insurance
Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

12/31/2022

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, government, manager or attorney-in-fact).

0.0 %

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2023 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 [X] No []
- 8.2

If the response to 8.1 is yes, please identify the name of the DIHC.
Ohio Farmers Insurance Company
- 8.3

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

Yes [X] No []
- 8.4

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

- 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 depository institution holding company?

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?
Rachel Dolsky, FCAS, MAAA - KPMG LLP, 1601 Market Street, Philadelphia, PA 19103-2499
- 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

\$ 7,526,437
- 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).
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

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 [X] No []

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
091400486	First Dakota National Bank	Claim citing non-fulfillment of obligation	2,000,000
243073852	First National Bank of Pennsylvania	Claim citing non-fulfillment of obligation	850,000
051402149	Southern Bank and Trust Company	Claim citing non-fulfillment of obligation	1,500,000
026007993	UBS Bank USA	Claim citing non-fulfillment of obligation	913,641

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 or is likely to 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):
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 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:
- 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:
- 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:
- 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 [] No [X]
- 20.11 To directors or other officers.....\$ 0
- 20.12 To stockholders not officers.....\$ 0
- 20.13 Trustees, supreme or grand (Fraternal Only)\$ 0
- 20.21 To directors or other officers.....\$ 0
- 20.22 To stockholders not officers.....\$ 0
- 20.23 Trustees, supreme or grand (Fraternal Only)\$ 0
- 21.21 Rented from others.....\$ 0
- 21.22 Borrowed from others.....\$ 0
- 21.23 Leased from others\$ 0
- 21.24 Other\$ 0
- 22.21 Amount paid as losses or risk adjustment \$ 0
- 22.22 Amount paid as expenses\$ 0
- 22.23 Other amounts paid\$ 0
- 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 2023 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, 2023.

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 7, 116, 220

26.29 On deposit with other regulatory bodies \$ 0

26.30 Pledged as collateral - excluding collateral pledged to
an FHLB \$ 315,393,961

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

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 []
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.

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
Citibank NA	388 Greenwich St, New York, NY 10013

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

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 [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
BNY Mellon	Citibank NA	02/22/2023	Transfer of collateral to establish new account

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
Individuals designated by the Chief Investment Officer	I.....
Conning Asset Management Ltd	U.....

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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....	Conning Asset Management Ltd	5493001HN00YDXR20U02	United Kingdom Financial Conduct Authority (#189316) ..	NO.....

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
30.2999 - Total		0

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 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	500,125,218	471,321,387	(28,803,831)
31.2 Preferred stocks	0	0	0
31.3 Totals	500,125,218	471,321,387	(28,803,831)

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 2023 OF THE Ohio Farmers Insurance Company

GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$2,289,722
- 40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
INSURANCE SERVICES OFFICES INC.	 1,283,159
- 41.1 Amount of payments for legal expenses, if any?\$2,000,854
- 41.2 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	2
Name	Amount Paid
FOX ROTHSCHILD LLP	 689,301
SIDLEY AUSTIN LLP	 1,143,268
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$78,805
- 42.2 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	2
Name	Amount Paid
AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION	 29,628

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

\$ 0

1.3

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

\$ 0

1.31 Reason for excluding

1.4

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

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61 Total premium earned\$ 0

1.62 Total incurred claims\$ 0

1.63 Number of covered lives 0

All years prior to most current three years

1.64 Total premium earned\$ 0

1.65 Total incurred claims\$ 0

1.66 Number of covered lives 0

1.7

Group policies:

Most current three years:

1.71 Total premium earned\$ 0

1.72 Total incurred claims\$ 0

1.73 Number of covered lives 0

All years prior to most current three years

1.74 Total premium earned\$ 0

1.75 Total incurred claims\$ 0

1.76 Number of covered lives 0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator0

2.2 Premium Denominator459,852,376

2.3 Premium Ratio (2.1/2.2)0.000

2.4 Reserve Numerator0

2.5 Reserve Denominator647,541,534

2.6 Reserve Ratio (2.4/2.5)0.000

.....599,085,166

3.1

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

Yes [X] 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\$ 16,997

3.22 Non-participating policies\$ 52,523,160

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No [X]

4.2

Does the reporting entity issue non-assessable policies?

Yes [X] 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

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 (90% of \$4.5M x \$3M, 90% of \$7.5M x \$7.5M and 90% of \$10M x \$15M); and the Casualty Clash and Contingency Excess with two layers (92.5% of \$15M x \$25M and 96% of \$30M x \$40M). These two contracts total \$62.5M 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 \$420M. This is based on AIR Touchstone v9.0 and includes hurricane, earthquake and severe convective storm. The locations of concentrations are FL, TX, GA, and NC for hurricane; OH, PA and MN for severe convective storm; and FL, TX, and CA 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 five layers. The first layer has two automatic reinstatements; the second, third, fourth, and fifth layers have one automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence was \$427.4 million excess of the Company's 66.45% of \$50 million and 75.95% of \$75 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 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 To.....0.0 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]

12.6 If yes, state the amount thereof at December 31 of 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.11

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 2023 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 2023	2 2022	3 2021	4 2020	5 2019
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	851,314,194	740,013,094	604,571,778	574,127,694	592,181,950
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	511,116,415	431,181,065	373,472,682	363,261,203	371,339,382
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	985,390,590	859,086,682	758,768,179	712,244,237	711,520,344
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	100,066,726	89,127,120	75,540,639	73,786,438	73,525,933
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	165,375,618	123,890,732	111,175,392	68,384,223	58,366,185
6. Total (Line 35)	2,613,263,543	2,243,298,693	1,923,528,670	1,791,803,795	1,806,933,794
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	161,439,663	140,346,878	114,656,173	108,881,456	112,183,623
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	97,110,465	81,924,395	70,959,810	69,019,630	70,554,483
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	187,075,606	163,175,323	144,144,461	135,326,406	135,188,866
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	18,422,015	16,541,801	14,045,809	13,733,564	13,676,779
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	31,421,368	23,539,243	21,123,324	12,993,002	11,089,575
12. Total (Line 35)	495,469,117	425,527,640	364,929,577	339,954,058	342,693,326
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(44,962,621)	(44,279,613)	(16,548,681)	1,080,529	(19,892,167)
14. Net investment gain (loss) (Line 11)	116,882,887	168,170,112	67,906,505	106,889,316	41,912,711
15. Total other income (Line 15)	(1,035,400)	(332,226)	2,702,941	92,480	(206,850)
16. Dividends to policyholders (Line 17)	5,415	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	(3,933,689)	(7,448,523)	(10,618,103)	(41,872,963)	(26,819,997)
18. Net income (Line 20)	74,813,140	131,006,796	64,678,868	149,935,288	48,633,691
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	3,598,259,569	3,561,290,166	3,749,086,727	3,374,073,769	3,270,649,085
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	35,448,621	30,323,834	19,710,670	18,691,566	16,153,863
20.2 Deferred and not yet due (Line 15.2)	125,749,523	113,228,505	103,046,961	95,959,578	96,199,830
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	826,277,599	766,806,929	715,932,968	665,616,417	759,472,413
22. Losses (Page 3, Line 1)	313,254,008	294,848,636	269,478,824	251,449,840	255,524,075
23. Loss adjustment expenses (Page 3, Line 3)	76,099,303	73,429,954	74,320,264	76,258,878	76,501,129
24. Unearned premiums (Page 3, Line 9)	251,056,827	215,440,087	182,534,763	168,414,919	167,924,206
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	2,771,981,970	2,794,483,237	3,033,153,759	2,708,457,352	2,511,176,672
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	169,428,100	90,477,273	84,880,561	126,693,875	40,899,966
Risk-Based Capital Analysis					
28. Total adjusted capital	2,771,981,970	2,794,483,237	3,033,153,759	2,708,457,352	2,511,176,672
29. Authorized control level risk-based capital	497,157,032	329,206,655	326,509,088	301,525,895	305,596,188
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)	13.7	14.6	12.8	13.5	14.4
31. Stocks (Lines 2.1 & 2.2)	76.2	75.0	78.7	77.2	76.4
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)	5.1	5.3	5.0	5.6	5.2
34. Cash, cash equivalents and short-term investments (Line 5)	2.0	2.6	0.7	0.7	1.0
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	3.0	2.5	2.8	3.0	3.0
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)	2,501,430,309	2,369,502,283	2,675,721,877	2,333,976,297	2,206,933,700
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	2,501,430,309	2,369,502,283	2,675,721,877	2,333,976,297	2,206,933,700
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)	90.2	84.8	88.2	86.2	87.9

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(74,970,867)	(371,493,690)	272,888,252	123,110,133	234,095,679
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	(22,501,267)	(238,670,522)	324,696,407	197,280,680	233,777,877
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	340,549,782	377,419,689	345,893,396	348,286,452	445,584,424
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	271,082,066	241,585,449	187,356,727	158,802,468	191,301,772
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	811,402,456	536,872,453	386,895,745	454,159,300	409,263,429
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	29,978,411	(123,861)	(1,070,243)	4,434,774	5,923,371
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	37,213,967	71,467,681	49,380,345	27,305,586	52,730,632
59. Total (Line 35)	1,490,226,682	1,227,221,412	968,455,970	992,988,580	1,104,803,628
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	64,439,947	71,482,013	65,449,482	65,713,392	84,082,607
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	51,505,593	45,901,235	35,597,779	30,172,469	36,347,338
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	154,082,647	101,998,810	73,510,192	86,290,267	77,760,052
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,447,640	(23,533)	(203,345)	842,608	1,125,440
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	7,070,653	13,578,860	9,382,266	5,188,061	10,018,820
65. Total (Line 35)	280,546,480	232,937,386	183,736,374	188,206,797	209,334,257
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)	65.0	65.8	57.5	54.2	59.4
68. Loss expenses incurred (Line 3)	9.4	9.3	9.9	11.1	11.4
69. Other underwriting expenses incurred (Line 4)	35.3	36.2	37.3	34.3	34.9
70. Net underwriting gain (loss) (Line 8)	(9.8)	(11.3)	(4.7)	0.3	(5.7)
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)	33.0	33.4	35.2	34.3	35.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	74.4	75.1	67.4	65.3	70.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	17.9	15.2	12.0	12.6	13.6
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)	(27,633)	(21,205)	(15,150)	(14,410)	(7,844)
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).....	(1.0)	(0.7)	(0.6)	(0.6)	(0.3)
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)	(35,335)	(28,484)	(27,112)	(17,677)	(16,358)
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)	(1.2)	(1.1)	(1.1)	(0.8)	(0.7)

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 2023 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.....	3,227	612	633	11	602	115	86	3,723	XXX.....
2. 2014.....	340,227	18,559	321,668	184,997	9,688	13,487	588	24,185	19	8,016	212,375	XXX.....
3. 2015.....	350,896	19,003	331,893	177,026	9,112	12,695	923	27,134	24	7,093	206,797	XXX.....
4. 2016.....	358,515	19,051	339,464	183,571	9,358	12,745	1,297	26,304	11	7,570	211,954	XXX.....
5. 2017.....	368,368	19,714	348,653	199,207	3,949	12,141	232	30,615	17	8,432	237,765	XXX.....
6. 2018.....	369,795	20,348	349,447	200,804	6,591	11,920	172	28,487	16	10,058	234,432	XXX.....
7. 2019.....	366,379	19,825	346,554	193,459	5,899	9,922	365	26,838	44	10,286	223,910	XXX.....
8. 2020.....	359,084	19,621	339,463	178,598	9,345	6,354	174	23,710	52	8,225	199,090	XXX.....
9. 2021.....	372,582	21,773	350,810	174,046	6,877	4,522	85	23,068	35	11,306	194,639	XXX.....
10. 2022.....	433,026	40,403	392,622	204,179	9,547	2,267	185	23,615	99	11,632	220,229	XXX.....
11. 2023.....	529,672	69,820	459,852	173,705	4,298	869	70	21,005	223	6,556	190,987	XXX.....
12. Totals	XXX	XXX	XXX	1,872,818	75,277	87,554	4,102	255,562	654	89,259	2,135,902	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			
1. Prior.....	12,013	5,705	4,425	99	0	0	3,416	5	1,311	0	0	15,355	XXX
2. 2014.....	1,312	115	1,324	127	0	0	947	10	269	0	0	3,600	XXX
3. 2015.....	1,318	311	1,730	127	0	0	1,017	10	219	0	0	3,836	XXX
4. 2016.....	1,709	182	2,125	136	0	0	1,367	10	347	0	0	5,220	XXX
5. 2017.....	2,214	171	2,639	186	0	0	1,798	13	461	0	0	6,743	XXX
6. 2018.....	6,008	1,319	3,993	451	0	0	2,481	32	1,182	0	0	11,861	XXX
7. 2019.....	5,693	1,453	6,542	648	0	0	3,252	48	1,076	0	0	14,414	XXX
8. 2020.....	8,243	518	9,817	740	0	0	3,932	51	1,622	0	0	22,305	XXX
9. 2021.....	18,185	2,038	19,070	1,920	0	0	7,096	149	2,859	0	0	43,104	XXX
10. 2022.....	29,019	4,688	52,351	8,274	1	0	11,915	521	4,874	0	0	84,676	XXX
11. 2023.....	56,404	13,689	129,573	19,554	8	0	17,368	1,123	9,254	0	0	178,240	XXX
12. Totals.....	142,118	30,190	233,588	32,263	9	0	54,587	1,971	23,474	0	0	389,353	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.....	10,633.....	4,722.....
2. 2014.....	226,520.....	10,545.....	215,974.....	66.6.....	56.8.....	67.1.....	0.....	0.....	19.0.....	2,394.....	1,206.....
3. 2015.....	221,140.....	10,507.....	210,633.....	63.0.....	55.3.....	63.5.....	0.....	0.....	19.0.....	2,610.....	1,226.....
4. 2016.....	228,168.....	10,994.....	217,174.....	63.6.....	57.7.....	64.0.....	0.....	0.....	19.0.....	3,515.....	1,705.....
5. 2017.....	249,075.....	4,567.....	244,508.....	67.6.....	23.2.....	70.1.....	0.....	0.....	19.0.....	4,497.....	2,246.....
6. 2018.....	254,874.....	8,582.....	246,293.....	68.9.....	42.2.....	70.5.....	0.....	0.....	19.0.....	8,230.....	3,631.....
7. 2019.....	246,781.....	8,457.....	238,324.....	67.4.....	42.7.....	68.8.....	0.....	0.....	19.0.....	10,133.....	4,281.....
8. 2020.....	232,275.....	10,880.....	221,395.....	64.7.....	55.5.....	65.2.....	0.....	0.....	19.0.....	16,803.....	5,502.....
9. 2021.....	248,846.....	11,103.....	237,743.....	66.8.....	51.0.....	67.8.....	0.....	0.....	19.0.....	33,297.....	9,806.....
10. 2022.....	328,221.....	23,315.....	304,906.....	75.8.....	57.7.....	77.7.....	0.....	0.....	19.0.....	68,408.....	16,268.....
11. 2023.....	408,185.....	38,958.....	369,227.....	77.1.....	55.8.....	80.3.....	0.....	0.....	19.0.....	152,733.....	25,507.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	313,254.....	76,099.....

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 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	163,574	157,290	152,240	153,030	149,374	147,535	146,303	145,077	144,631	144,194	(437)	(883)
2. 2014.....	197,228	192,820	191,969	193,759	192,876	192,101	192,316	191,881	191,815	191,540	(275)	(341)
3. 2015.....	XXX	189,933	184,169	184,738	185,713	185,248	183,976	184,048	183,573	183,304	(269)	(745)
4. 2016.....	XXX	XXX	198,209	196,135	195,974	193,776	191,415	189,674	189,204	190,533	1,330	860
5. 2017.....	XXX	XXX	XXX	227,367	222,844	220,010	216,540	215,135	214,331	213,449	(882)	(1,687)
6. 2018.....	XXX	XXX	XXX	XXX	225,291	225,557	223,845	219,817	218,418	216,640	(1,779)	(3,177)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	224,286	219,710	215,769	211,766	210,454	(1,312)	(5,315)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	208,040	205,592	199,922	196,115	(3,807)	(9,477)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226,420	218,549	211,850	(6,699)	(14,570)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290,019	276,516	(13,503)	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339,191	XXX	XXX
12. Totals											(27,633)	(35,335)

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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000	47,241	77,133	96,494	108,554	115,493	119,514	123,158	126,913	130,150	XXX	XXX
2. 2014.....	97,379	132,505	152,235	171,173	179,381	183,092	184,315	186,986	187,677	188,208	XXX	XXX
3. 2015.....	XXX	86,616	122,423	144,539	162,010	171,686	174,507	177,020	178,711	179,687	XXX	XXX
4. 2016.....	XXX	XXX	85,657	127,654	153,574	168,755	175,829	179,207	182,317	185,661	XXX	XXX
5. 2017.....	XXX	XXX	XXX	96,878	151,760	177,537	190,129	197,489	204,232	207,167	XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX	99,887	155,395	177,544	191,306	201,758	205,961	XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX	104,876	151,603	172,835	187,497	197,116	XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	103,498	147,229	165,568	175,432	XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,076	155,100	171,606	XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126,550	196,713	XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170,205	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	75,669	54,623	39,118	33,051	24,955	19,119	15,217	12,153	9,240	7,737
2. 2014.....	48,898	25,505	16,629	12,863	8,402	5,020	4,111	3,303	2,761	2,134
3. 2015.....	XXX	53,173	29,425	21,278	12,139	8,136	5,948	4,321	3,427	2,610
4. 2016.....	XXX	XXX	60,106	34,362	22,612	13,252	8,648	6,053	4,042	3,346
5. 2017.....	XXX	XXX	XXX	81,575	41,757	24,187	14,422	8,929	5,464	4,238
6. 2018.....	XXX	XXX	XXX	XXX	78,919	40,366	26,127	14,717	9,192	5,990
7. 2019.....	XXX	XXX	XXX	XXX	XXX	80,039	40,746	24,529	14,821	9,098
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	71,261	36,276	21,036	12,958
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,818	38,125	24,097
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118,379	55,470
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126,264

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	L	72,446	59,770	0	0	6,349	8,439	0
2. Alaska	AK	N	0	0	0	0	0	0	0
3. Arizona	AZ	L	1,013,796	610,863	0	38,612	321,770	377,429	58
4. Arkansas	AR	L	2,000	113,818	0	0	(365)	886	0
5. California	CA	N	0	0	0	0	4,217	0	0
6. Colorado	CO	L	771,866	455,582	0	3,603	235,422	249,652	172
7. Connecticut	CT	N	0	0	0	0	0	0	0
8. Delaware	DE	L	137,622	74,968	0	1,200	87,250	109,610	46
9. District of Columbia	DC	L	21,639	21,382	0	0	1,207	6,852	0
10. Florida	FL	L	357,959	178,852	0	0	33,824	99,314	23
11. Georgia	GA	L	978,682	659,241	0	55,406	273,079	308,088	202
12. Hawaii	HI	N	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0
14. Illinois	IL	L	3,484,744	2,900,948	0	215,422	657,526	1,847,335	1,269
15. Indiana	IN	L	2,873,178	2,301,924	0	(59,093)	302,411	899,995	982
16. Iowa	IA	L	338,427	275,355	0	0	58,578	100,334	117
17. Kansas	KS	L	0	0	0	0	0	0	0
18. Kentucky	KY	L	2,053,923	1,745,042	0	225,910	(20,641)	1,035,778	444,389
19. Louisiana	LA	L	110	110	0	0	(65)	59	0
20. Maine	ME	N	0	0	0	0	0	0	0
21. Maryland	MD	L	310,816	277,202	0	73,945	186,333	267,395	46
22. Massachusetts	MA	L	2,054	1,023	0	0	545	1,426	0
23. Michigan	MI	L	3,838,988	3,484,362	0	1,384,571	3,055,351	4,897,361	2,375
24. Minnesota	MN	L	2,452,252	2,465,968	5,415	154,673	302,810	2,053,415	935
25. Mississippi	MS	L	1,000	1,332	0	0	42	293	0
26. Missouri	MO	L	23,322	24,539	0	0	5,513	10,229	0
27. Montana	MT	L	851	851	0	0	112	176	0
28. Nebraska	NE	L	8,987	41,928	0	0	(4,218)	7,207	0
29. Nevada	NV	L	1,625	3,983	0	0	(339)	1,272	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0
31. New Jersey	NJ	L	0	821	0	0	337	1,376	0
32. New Mexico	NM	L	288,387	220,594	0	0	74,975	125,151	105
33. New York	NY	L	67,851	58,684	0	(72,853)	(73,608)	15,369	(2)
34. North Carolina	NC	L	222,618	224,532	0	79,819	112,243	118,728	0
35. North Dakota	ND	L	1,876,212	1,519,964	0	0	93,605	305,727	0
36. Ohio	OH	L	21,031,653	19,018,500	0	11,777,731	12,542,423	12,595,313	11,734
37. Oklahoma	OK	L	68,583	38,115	0	0	22,012	26,264	0
38. Oregon	OR	N	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	2,438,159	2,112,774	0	150,455	883,540	1,409,548	1,858
40. Rhode Island	RI	L	0	0	0	0	(120)	8	0
41. South Carolina	SC	L	1,252,058	1,061,786	0	277,400	512,958	483,589	129
42. South Dakota	SD	L	1,590,554	1,384,815	0	(300)	88,679	261,882	0
43. Tennessee	TN	L	530,992	831,198	0	118,479	179,808	625,705	193
44. Texas	TX	L	497,148	528,156	0	0	63,008	141,360	7
45. Utah	UT	L	0	0	0	0	(80)	42	0
46. Vermont	VT	L	0	0	0	0	0	0	0
47. Virginia	VA	L	284,717	295,383	0	57,670	47,331	194,963	31
48. Washington	WA	L	30,969	11,670	0	0	(849)	2,789	0
49. West Virginia	WV	L	3,033,311	2,602,363	0	404,241	580,864	871,575	299
50. Wisconsin	WI	L	529,213	382,948	0	2,870	48,108	128,451	67
51. Wyoming	WY	L	51,446	100,776	0	0	(505)	20,122	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	52,540,157	46,092,122	5,415	14,889,761	20,677,224	29,614,723	465,036	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:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....43

2. R - Registered - Non-domiciled RRGs.....0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0

4. Q - Qualified - Qualified or accredited reinsurer.....0

5. D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....0

6. N - None of the above - Not allowed to write business in the state... 14

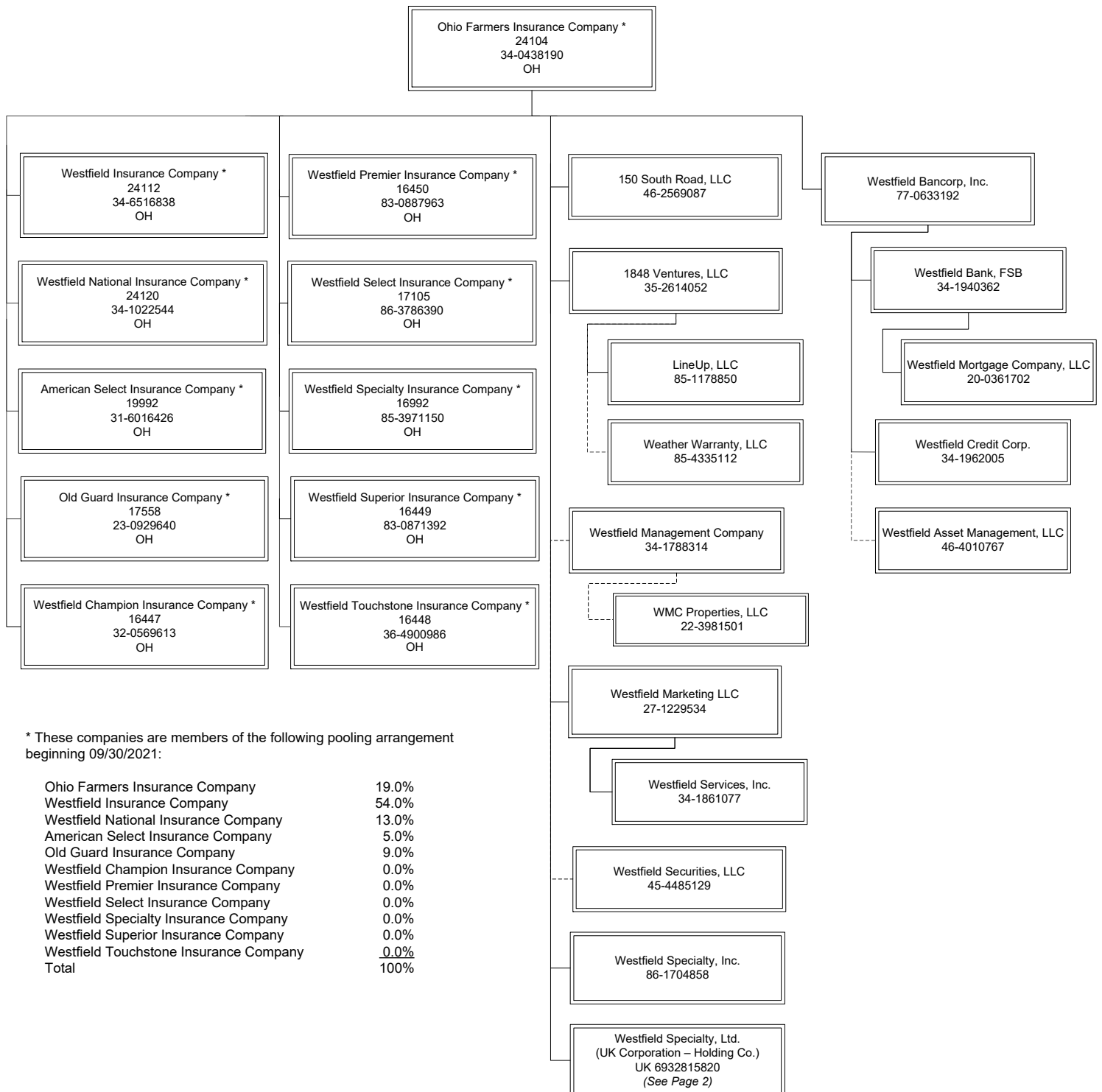
(b) Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured All Other Lines - Location of Risk

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

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

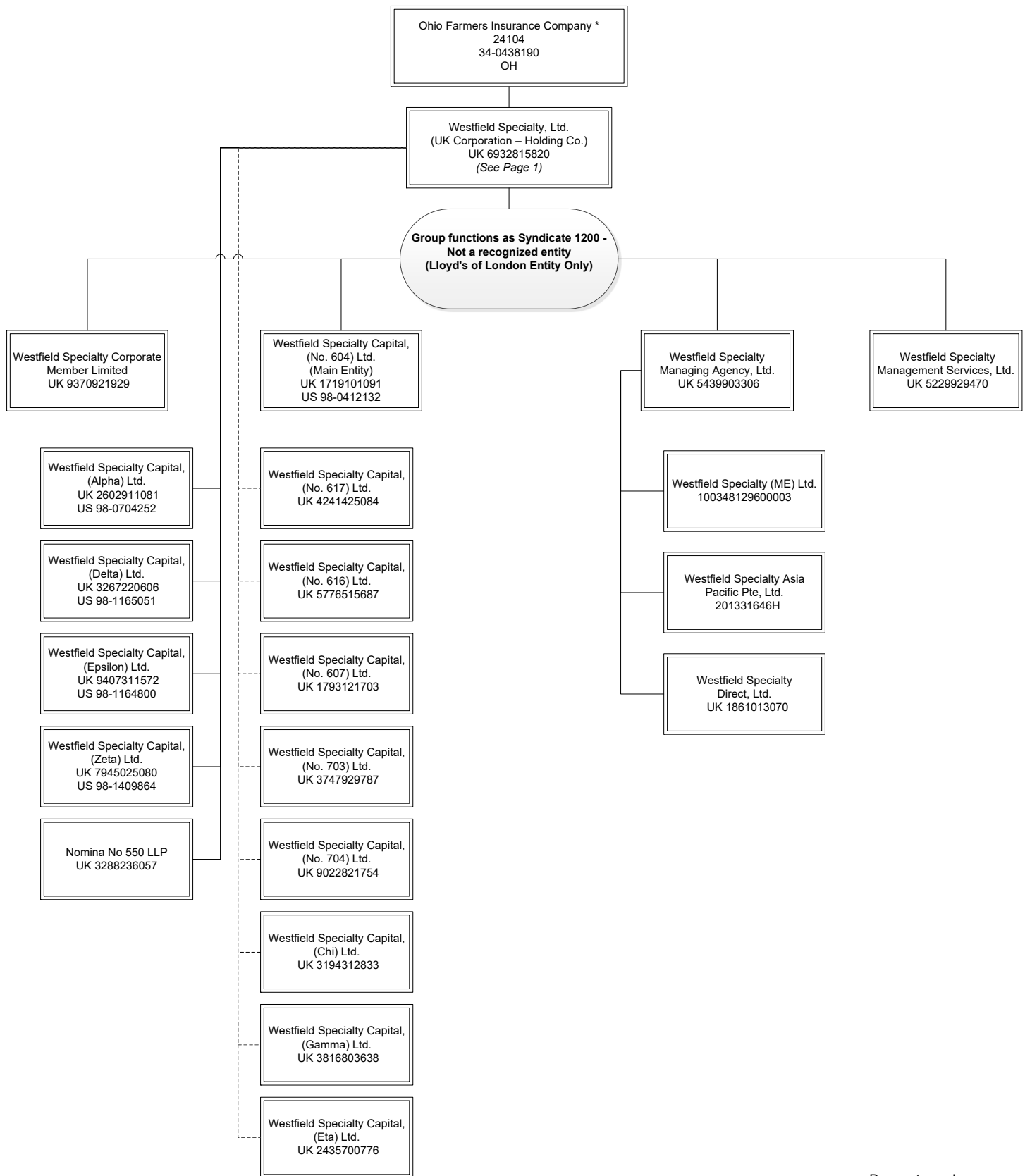
PART 1 – ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

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

PART 1 – ORGANIZATIONAL CHART (cont.)



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Ohio Farmers Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504. Inventory	297,628	297,628	0	0
2505. Overfunded pension asset	(82,602,617)	(82,602,617)	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	(82,304,989)	(82,304,989)	0	0

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Inventory	297,628	288,800	(8,828)
2505. Overfunded PRA asset	0	928,539	928,539
2506. Overfunded pension asset	(82,602,617)	(48,378,476)	34,224,141
2597. Summary of remaining write-ins for Line 25 from overflow page	(82,304,989)	(47,161,137)	35,143,852