



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
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 _____, 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 _____
Westfield Center, OH, US 44251-5001 (Street and Number)
(City or Town, State, Country and Zip Code) _____ 330-887-0101
(Area Code) (Telephone Number)

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

Primary Location of Books and Records One Park Circle
(Street and Number)
Westfield Center, OH, US 44251-5001 330-887-0101
(City, State, Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statutory Statement Contact Michelle Lynne Manzagol, 330-887-6099
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FinancialReporting@westfieldgrp.com, 330-887-4415
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OFFICERS

President, CEO, and Board
Chair Edward James Largent III Special Counsel and
Secretary Frank Anthony Carrino
Chief Operating Officer and
General Counsel James G. Miller III

Treasurer Joseph Christian Kohmann

OTHER

Kathleen Rose Golovan, Chief Administrative Officer John Andrew Kuhn, President, Westfield Specialty Kristine Lynn Neate, Chief of Staff
Jennifer Constantine Palmieri, Chief People Officer Stuart Wayne Rosenberg, President, Standard Lines Robert John Looney #, Chief Financial Officer

DIRECTORS OR TRUSTEES

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

Frank Anthony Carrino
Special Counsel and Secretary

Joseph Christian Kohmann
Chief Operating Officer and Treasurer

Subscribed and sworn to before me this
15th day of February 2025

- a. Is this an original filing?
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed
 - 3. Name of 1st filer.....

ANNUAL STATEMENT FOR THE YEAR 2024 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)	513,240,678	0	513,240,678	458,405,667
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	2,702,234,465	846,577	2,701,387,888	2,552,378,547
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 \$ encumbrances)	0	166,010,215	166,010,215	165,472,776
4.2 Properties held for the production of income (less \$ encumbrances)	0	4,532,302	4,532,302	4,950,976
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$(958,999) , Schedule E - Part 1), cash equivalents (\$38,661,368 , Schedule E - Part 2) and short-term investments (\$2,486,537 , Schedule DA)	40,188,906	0	40,188,906	67,229,456
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	106,119,369	7,425,508	98,693,861	100,783,639
9. Receivable for securities	0	0	0	89,375
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	(62,262)	0	(62,262)	(93,989)
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,532,263,673	8,272,085	3,523,991,588	3,349,216,447
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,357,520	0	4,357,520	4,492,166
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	47,656,408	4,539,753	43,116,655	35,448,621
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$282,283 earned but unbilled premiums)	160,025,858	28,228	159,997,630	125,749,523
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	26,639,973	0	26,639,973	16,410,202
16.2 Funds held by or deposited with reinsured companies	66,485,133	2,509,816	63,975,317	653,479
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	68,391,757	0	68,391,757	59,709,597
18.2 Net deferred tax asset	2,876,402	0	2,876,402	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	11,612,585	125,385	11,487,200	6,318,777
21. Furniture and equipment, including health care delivery assets (\$0)	20,380,001	20,380,001	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	29,748,889	0	29,748,889	260,757
24. Health care (\$0) and other amounts receivable	11,389,491	11,389,491	0	0
25. Aggregate write-ins for other-than-invested assets	241,948,219	239,599,207	2,349,012	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,223,775,909	286,843,966	3,936,931,943	3,598,259,569
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	4,223,775,909	286,843,966	3,936,931,943	3,598,259,569
DETAILS OF WRITE-INS				
1101. Net deferred (gain) on intercompany transactions	(62,262)	0	(62,262)	(93,989)
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	(62,262)	0	(62,262)	(93,989)
2501. Prepaid pension cost	277,357,956	277,357,956	0	0
2502. Other prepaid assets	35,964,485	35,964,485	0	0
2503. Brokerage receivable	2,349,012	0	2,349,012	0
2598. Summary of remaining write-ins for Line 25 from overflow page	(73,723,234)	(73,723,234)	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	241,948,219	239,599,207	2,349,012	0

ANNUAL STATEMENT FOR THE YEAR 2024 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)	363,373,346	313,254,008
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	30,140,329	7,131,397
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	79,840,032	76,099,303
4. Commissions payable, contingent commissions and other similar charges	26,673,729	27,172,008
5. Other expenses (excluding taxes, licenses and fees)	28,803,561	26,100,237
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,461,657	6,495,927
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	0	0
7.2 Net deferred tax liability	0	1,692,318
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 \$ 1,224,409,414 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)	286,999,685	251,056,827
10. Advance premium	12,428,174	12,529,834
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	15,311,901	15,270,881
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	10,523,154	16,615,703
15. Remittances and items not allocated	14,628,664	(5,429,292)
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	4,382,396	3,566,694
19. Payable to parent, subsidiaries and affiliates	86,395,502	62,815,977
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	9,386,805	11,905,777
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	974,348,935	826,277,599
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	974,348,935	826,277,599
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)	2,962,583,008	2,771,981,970
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	2,962,583,008	2,771,981,970
38. TOTALS (Page 2, Line 28, Col. 3)	3,936,931,943	3,598,259,569
DETAILS OF WRITE-INS		
2501. Liability for retirement plans	6,652,148	10,179,401
2502. Reserve for outstanding checks and drafts charged off	2,734,657	1,726,376
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	9,386,805	11,905,777
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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).....	559,229,191	459,852,376
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	315,877,231	298,951,851
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	45,933,502	43,377,403
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	196,827,205	162,485,743
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	558,637,938	504,814,997
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	591,253	(44,962,621)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	96,859,457	105,220,524
10. Net realized capital gains (losses) less capital gains tax of \$ 582,552 (Exhibit of Capital Gains (Losses))	2,191,506	11,662,363
11. Net investment gain (loss) (Lines 9 + 10)	99,050,963	116,882,887
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 973,805 amount charged off \$ 2,074,685)	(1,100,880)	(839,026)
13. Finance and service charges not included in premiums	1,239,057	465,036
14. Aggregate write-ins for miscellaneous income	7,110,867	(661,410)
15. Total other income (Lines 12 through 14)	7,249,044	(1,035,400)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	106,891,260	70,884,866
17. Dividends to policyholders	2,213	5,415
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)	106,889,047	70,879,451
19. Federal and foreign income taxes incurred	10,361,676	(3,933,689)
20. Net income (Line 18 minus Line 19)(to Line 22)	96,527,371	74,813,140
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,771,981,970	2,794,483,237
22. Net income (from Line 20)	96,527,371	74,813,140
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (1,364,715)	123,275,120	(74,970,867)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	5,421,676	(71,302)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(42,965,799)	8,723,913
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	8,342,670	(30,996,151)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	190,601,038	(22,501,267)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,962,583,008	2,771,981,970
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 through 0503 plus 0598)(Line 5 above)	0	0
1401. Miscellaneous insurance income (expense)	7,003,143	0
1402. Net other interest income (expense) and unidentified cash	129,825	(322,898)
1403. Net gain (loss) on sale of nonadmitted assets	(22,101)	(338,512)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	7,110,867	(661,410)
3701. Change in retirement plan liabilities, net tax expense (benefit) of (\$2,217,672) and \$8,239,483 for 2024 and 2023, respectively	8,342,670	(30,996,151)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	8,342,670	(30,996,151)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	489,237,380	486,540,823
2. Net investment income	104,660,135	199,282,846
3. Miscellaneous income	7,249,044	(1,035,400)
4. Total (Lines 1 through 3)	601,146,559	684,788,269
5. Benefit and loss related payments	252,638,186	303,907,216
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	237,907,588	199,730,548
8. Dividends paid to policyholders	2,213	5,415
9. Federal and foreign income taxes paid (recovered) net of \$ 582,552 tax on capital gains (losses)	19,626,388	11,716,990
10. Total (Lines 5 through 9)	510,174,375	515,360,169
11. Net cash from operations (Line 4 minus Line 10)	90,972,184	169,428,100
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	30,078,136	84,452,755
12.2 Stocks	13,250,048	23,692,931
12.3 Mortgage loans	0	0
12.4 Real estate	50	0
12.5 Other invested assets	16,332,632	24,932,656
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	89,375	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	59,750,241	133,078,342
13. Cost of investments acquired (long-term only):		
13.1 Bonds	85,858,997	70,210,370
13.2 Stocks	14,002,016	175,388,424
13.3 Mortgage loans	0	0
13.4 Real estate	12,265,526	3,729,265
13.5 Other invested assets	28,111,473	60,464,419
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	140,238,012	309,792,478
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)	(80,487,771)	(176,714,136)
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)	(37,524,963)	(11,134,961)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(37,524,963)	(11,134,961)
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)	(27,040,550)	(18,420,997)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	67,229,456	85,650,453
19.2 End of period (Line 18 plus Line 19.1)	40,188,906	67,229,456

Note: Supplemental disclosures of cash flow information for non-cash transactions:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	6,850,480	2,767,122	3,115,673	6,501,929
2.1 Allied lines	12,765,419	6,522,608	6,464,198	12,823,829
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	25,139,364	11,394,716	12,881,156	23,652,924
4. Homeowners multiple peril	72,563,476	36,692,310	37,747,232	71,508,554
5.1 Commercial multiple peril (non-liability portion)	69,296,666	34,526,778	39,648,205	64,175,239
5.2 Commercial multiple peril (liability portion)	38,361,386	16,317,614	16,542,296	38,136,704
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9.1 Inland marine	11,057,377	5,327,469	5,204,726	11,180,120
9.2 Pet insurance plans	0	0	0	0
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	2,162,200	1,319,056	1,229,845	2,251,411
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	9,356,297	5,187,337	4,213,801	10,329,833
17.1 Other liability - occurrence	58,279,348	26,953,761	32,889,258	52,343,851
17.2 Other liability - claims-made	31,498,105	10,335,841	16,762,679	25,071,267
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	728,666	395,246	337,825	786,087
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	2,315,060	1,568,946	1,340,351	2,543,655
19.2 Other private passenger auto liability	39,796,689	19,869,332	20,025,506	39,640,515
19.3 Commercial auto no-fault (personal injury protection)	522,322	290,408	268,354	544,376
19.4 Other commercial auto liability	40,271,619	17,568,293	18,004,038	39,835,874
21.1 Private passenger auto physical damage	54,176,411	25,668,854	27,250,124	52,595,141
21.2 Commercial auto physical damage	16,396,770	6,688,950	7,370,174	15,715,546
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	227,682	111,447	103,280	235,849
24. Surety	19,092,945	11,534,950	12,318,778	18,309,117
26. Burglary and theft	37,311	18,167	17,808	37,670
27. Boiler and machinery	15,132	5,031	5,305	14,858
28. Credit	0	0	0	0
29. International	60,770,811	0	17,263,721	43,507,090
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	21,476,984	4,611,852	2,241,654	23,847,182
32. Reinsurance - nonproportional assumed liability	711,577	5,184,058	3,557,020	2,338,615
33. Reinsurance - nonproportional assumed financial lines	1,301,953	196,680	196,680	1,301,953
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	595,172,050	251,056,826	286,999,687	559,229,189
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	3,046,644	69,029	0	0	3,115,673
2.1 Allied lines	6,284,504	179,694	0	0	6,464,198
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	12,881,156	0	0	0	12,881,156
4. Homeowners multiple peril	37,747,232	0	0	0	37,747,232
5.1 Commercial multiple peril (non-liability portion)	37,503,587	2,144,618	0	0	39,648,205
5.2 Commercial multiple peril (liability portion)	16,542,296	0	0	0	16,542,296
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9.1 Inland marine	5,204,726	0	0	0	5,204,726
9.2 Pet insurance plans	0	0	0	0	0
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	1,196,325	33,520	0	0	1,229,845
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	4,213,801	0	0	0	4,213,801
17.1 Other liability - occurrence	26,986,193	5,903,065	0	0	32,889,258
17.2 Other liability - claims-made	14,995,023	1,767,656	0	0	16,762,679
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	337,825	0	0	0	337,825
18.2 Products liability - claims-made	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	1,340,346	5	0	0	1,340,351
19.2 Other private passenger auto liability	20,025,506	0	0	0	20,025,506
19.3 Commercial auto no-fault (personal injury protection)	268,245	109	0	0	268,354
19.4 Other commercial auto liability	18,004,038	0	0	0	18,004,038
21.1 Private passenger auto physical damage	27,250,107	17	0	0	27,250,124
21.2 Commercial auto physical damage	7,370,174	0	0	0	7,370,174
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	96,533	6,747	0	0	103,280
24. Surety	2,669,512	9,649,266	0	0	12,318,778
26. Burglary and theft	17,808	0	0	0	17,808
27. Boiler and machinery	5,111	194	0	0	5,305
28. Credit	0	0	0	0	0
29. International	17,263,721	0	0	0	17,263,721
30. Warranty	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	2,241,654	0	0	0	2,241,654
32. Reinsurance - nonproportional assumed liability	3,557,020	0	0	0	3,557,020
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	267,245,767	19,753,920	0	0	286,999,687
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					286,999,687
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	Direct Business (a)	1	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	285,356	35,769,802	0	29,204,678	0	6,850,480	
2.1 Allied lines	248,973	66,937,447	0	54,421,001	0	12,765,419	
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	110,787	132,211,484	0	107,173,082	9,825	25,139,364	
4. Homeowners multiple peril	0	381,913,030	0	309,349,554	0	72,563,476	
5.1 Commercial multiple peril (non-liability portion)	8,811,790	356,131,368	0	295,422,629	223,863	69,296,666	
5.2 Commercial multiple peril (liability portion)	4,844,363	197,026,465	60,145	163,540,644	28,943	38,361,386	
6. Mortgage guaranty	0	0	0	0	0	0	
8. Ocean marine	0	0	0	0	0	0	
9.1 Inland marine	255,013	57,944,746	0	47,139,344	3,038	11,057,377	
9.2 Pet insurance plans	0	0	0	0	0	0	
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	113,009	11,272,757	0	9,217,799	5,767	2,162,200	
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	489,271	48,935,638	694,172	39,887,371	875,413	9,356,297	
17.1 Other liability - occurrence	3,173,780	303,225,297	334,332	248,454,061	0	58,279,348	
17.2 Other liability - claims-made	63,380	165,750,231	5,955	134,281,394	40,067	31,498,105	
17.3 Excess workers' compensation	0	0	0	0	0	0	
18.1 Products liability - occurrence	9,099	3,825,984	0	3,106,417	0	728,666	
18.2 Products liability - claims-made	0	0	0	0	0	0	
19.1 Private passenger auto no-fault (personal injury protection)	0	12,209,478	0	9,869,469	24,949	2,315,060	
19.2 Other private passenger auto liability	0	209,456,257	0	169,659,568	0	39,796,689	
19.3 Commercial auto no-fault (personal injury protection)	37,186	2,668,867	0	2,226,744	(43,013)	522,322	
19.4 Other commercial auto liability	2,124,911	209,830,978	0	171,684,270	0	40,271,619	
21.1 Private passenger auto physical damage	0	285,139,004	0	230,962,593	0	54,176,411	
21.2 Commercial auto physical damage	1,066,969	85,235,570	0	69,902,016	3,753	16,396,770	
22. Aircraft (all perils)	0	0	0	0	0	0	
23. Fidelity	49,409	1,148,915	0	970,642	0	227,682	
24. Surety	32,182,381	71,140,025	0	81,396,241	2,833,220	19,092,945	
26. Burglary and theft	11,712	184,664	0	159,065	0	37,311	
27. Boiler and machinery	567,157	79,642	0	64,510	567,157	15,132	
28. Credit	0	0	0	0	0	0	
29. International	0	319,846,371	0	259,075,560	0	60,770,811	
30. Warranty	0	0	0	0	0	0	
31. Reinsurance - nonproportional assumed property	XXX	117,117	112,919,639	91,559,772	0	21,476,984	
32. Reinsurance - nonproportional assumed liability	XXX	273,273	3,471,869	3,033,565	0	711,577	
33. Reinsurance - nonproportional assumed financial lines	XXX	0	6,852,383	5,550,430	0	1,301,953	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	
35. TOTALS	54,444,546	2,958,274,410	124,338,495	2,537,312,419	4,572,982	595,172,050	
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 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 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	0	12,309,088	9,970,361	2,338,727	2,426,192	2,076,372	2,688,547	41.3
2.1 Allied lines	35,425	20,423,531	16,571,755	3,887,201	8,645,125	4,654,117	7,878,209	61.4
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	116,879,734	94,672,584	22,207,150	3,427,288	4,718,446	20,915,992	88.4
4. Homeowners multiple peril	(3,150)	304,467,545	246,616,160	57,848,235	24,001,156	25,539,036	56,310,355	78.7
5.1 Commercial multiple peril (non-liability portion)	2,407,923	214,330,690	175,579,081	41,159,532	20,293,825	17,168,221	44,285,136	69.0
5.2 Commercial multiple peril (liability portion)	635,507	83,986,255	68,543,627	16,078,135	60,221,032	57,917,758	18,381,409	48.2
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9.1 Inland marine	42,165	16,953,108	13,766,171	3,229,102	569,731	625,471	3,173,362	28.4
9.2 Pet insurance plans	0	0	0	0	0	0	0	0.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	32,444	26,280	6,164	419,675	271,928	153,911	6.8
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	503,750	28,215,727	23,435,110	5,284,367	16,465,170	17,214,196	4,535,341	43.9
17.1 Other liability - occurrence	4,064	71,826,458	58,182,723	13,647,799	59,275,020	49,777,068	23,145,751	44.2
17.2 Other liability - claims-made	0	16,488,598	13,355,764	3,132,834	25,564,721	13,880,599	14,816,956	59.1
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	2,957,193	2,395,326	561,867	1,469,554	2,454,395	(422,974)	(53.8)
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)	2,631	16,111,998	13,052,984	3,061,645	3,770,653	4,905,608	1,926,690	75.7
19.2 Other private passenger auto liability	0	131,132,703	106,217,489	24,915,214	30,776,479	29,300,926	26,390,767	66.6
19.3 Commercial auto no-fault (personal injury protection)	0	1,156,476	936,745	219,731	463,202	289,646	393,287	72.2
19.4 Other commercial auto liability	907,576	119,389,964	97,441,008	22,856,532	44,604,238	45,207,098	22,253,672	55.9
21.1 Private passenger auto physical damage	0	145,317,676	117,707,318	27,610,358	4,617,938	5,040,720	27,187,576	51.7
21.2 Commercial auto physical damage	1,070,094	45,167,275	37,452,269	8,785,100	2,416,855	2,323,028	8,878,927	56.5
22. Aircraft (all perils)	0	0	0	0	68	68	0	0.0
23. Fidelity	44,444	(221,160)	(143,140)	(33,576)	108,992	131,918	(56,502)	(24.0)
24. Surety	5,613,751	22,018,561	23,163,905	4,468,407	(1,635,357)	839,280	1,993,770	10.9
26. Burglary and theft	0	2,082	1,686	396	483	366	513	1.4
27. Boiler and machinery	35,849	0	35,849	0	3,546	1,011	2,535	17.1
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	7,798,773	6,317,006	1,481,767	22,897,711	0	24,379,478	56.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	10,062,640	8,150,738	1,911,902	20,618,963	19,296,044	3,234,821	13.6
32. Reinsurance - nonproportional assumed liability	XXX	5,785,840	4,686,530	1,099,310	10,186,277	7,733,005	3,552,582	151.9
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	1,764,809	1,887,681	(122,872)	(9.4)
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	11,300,029	1,392,593,199	1,138,135,329	265,757,899	363,373,346	313,254,006	315,877,239	56.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2024 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 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	0	7,216,287	5,845,193	1,371,094	21,897	5,531,252	4,498,051	2,426,192	314,491
2.1 Allied lines	0	20,200,484	16,362,392	3,838,092	21,711	25,278,465	20,493,143	8,645,125	1,104,754
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	7,360,926	5,962,351	1,398,576	6,386	10,671,048	8,648,722	3,427,288	789,217
4. Homeowners multiple peril	0	46,917,279	38,002,996	8,914,283	0	79,404,595	64,317,722	24,001,156	2,656,036
5.1 Commercial multiple peril (non-liability portion)	965,542	52,689,227	43,480,091	10,174,678	1,196,419	52,082,847	43,160,119	20,293,825	2,986,766
5.2 Commercial multiple peril (liability portion)	1,416,679	113,644,381	93,199,459	21,861,601	4,504,303	197,387,442	163,532,314	60,221,032	31,626,881
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9.1 Inland marine	2,200	867,985	704,850	165,335	8,603	2,119,796	1,724,003	569,731	71,115
9.2 Pet insurance plans	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	52,556	42,570	9,986	0	2,156,255	1,746,566	419,675	70,177
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	5,216,245	51,900,437	47,427,645	9,689,037	270,724	36,870,164	30,364,755	16,465,170	3,594,733
17.1 Other liability - occurrence	1,744,556	72,142,556	59,849,362	14,037,750	4,263,479	233,827,416	192,853,625	59,275,020	13,591,590
17.2 Other liability - claims-made	15,000	19,524,381	15,829,749	3,709,632	0	115,026,782	93,171,693	25,564,721	2,599,089
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	80,841	4,174,742	3,447,022	808,561	144,928	3,333,984	2,817,919	1,469,554	623,539
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)	169,359	8,265,577	6,832,298	1,602,638	0	11,410,607	9,242,592	3,770,653	2,826,775
19.2 Other private passenger auto liability	0	86,946,598	70,426,744	16,519,854	0	75,034,868	60,778,243	30,776,479	6,208,390
19.3 Commercial auto no-fault (personal injury protection)	17,127	664,232	557,649	123,710	58,938	1,727,860	1,447,306	463,202	149,214
19.4 Other commercial auto liability	3,257,332	88,637,204	74,434,575	17,459,961	1,792,816	141,071,801	115,720,340	44,604,238	8,360,802
21.1 Private passenger auto physical damage	0	7,087,153	5,740,594	1,346,559	0	17,217,784	13,946,405	4,617,938	546,786
21.2 Commercial auto physical damage	32,794	3,065,059	2,509,261	588,592	118,179	9,504,259	7,794,175	2,416,855	337,066
22. Aircraft (all perils)	0	358	290	68	0	0	0	68	0
23. Fidelity	0	34,251	27,743	6,508	13,445	525,944	436,905	108,992	25,440
24. Surety	167,518	(28,867,852)	(22,483,356)	(6,216,978)	7,767,847	16,975,946	20,162,172	(1,635,357)	1,351,009
26. Burglary and theft	0	1,394	1,129	265	46	1,100	928	483	164
27. Boiler and machinery	0	0	0	0	24,411	18,652	39,517	3,546	484
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	9,459,771	7,662,414	1,797,357	0	111,054,494	89,954,140	22,897,711	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	22,797,140	18,465,683	4,331,457	XXX	85,723,714	69,436,208	20,618,963	1,525
32. Reinsurance - nonproportional assumed liability	XXX	4,965,252	4,021,854	943,398	XXX	48,646,733	39,403,854	10,186,277	3,987
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	9,288,469	7,523,660	1,764,809	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	13,085,194	599,747,378	498,350,558	114,482,014	20,214,132	1,291,892,277	1,063,215,077	363,373,346	79,840,030
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$0 for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	3,731,672	0	0	3,731,672
1.2 Reinsurance assumed	112,887,225	0	0	112,887,225
1.3 Reinsurance ceded	94,464,013	0	0	94,464,013
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	22,154,884	0	0	22,154,884
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	10,401,200	0	10,401,200
2.2 Reinsurance assumed, excluding contingent	0	443,458,904	0	443,458,904
2.3 Reinsurance ceded, excluding contingent	0	367,716,707	0	367,716,707
2.4 Contingent - direct	0	1,447,009	0	1,447,009
2.5 Contingent - reinsurance assumed	0	59,283,103	0	59,283,103
2.6 Contingent - reinsurance ceded	0	49,191,390	0	49,191,390
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	97,682,119	0	97,682,119
3. Allowances to managers and agents	0	181,945	0	181,945
4. Advertising	0	272,227	0	272,227
5. Boards, bureaus and associations	93,182	2,198,346	0	2,291,528
6. Surveys and underwriting reports	0	2,560,653	0	2,560,653
7. Audit of assureds' records	0	150,090	0	150,090
8. Salary and related items:				
8.1 Salaries	15,293,189	43,905,028	695,707	59,893,924
8.2 Payroll taxes	1,061,473	2,585,984	42,789	3,690,246
9. Employee relations and welfare	1,826,713	4,801,078	69,286	6,697,077
10. Insurance	1,076	692,516	8	693,600
11. Directors' fees	136,509	268,615	4,404	409,528
12. Travel and travel items	713,071	2,082,792	27,675	2,823,538
13. Rent and rent items	491,024	2,433,498	33,413	2,957,935
14. Equipment	243,283	683,436	8,507	935,226
15. Cost or depreciation of EDP equipment and software	231,636	5,913,603	11,623	6,156,862
16. Printing and stationery	62,330	305,376	5,487	373,193
17. Postage, telephone and telegraph, exchange and express	142,728	1,893,605	8,718	2,045,051
18. Legal and auditing	645,109	3,977,720	236,083	4,858,912
19. Totals (Lines 3 to 18)	20,941,323	74,906,512	1,143,700	96,991,535
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	10,115	9,762,197	0	9,762,197
20.2 Insurance department licenses and fees	0	948,375	0	948,375
20.3 Gross guaranty association assessments	0	79,690	0	79,690
20.4 All other (excluding federal and foreign income and real estate)	0	246,664	0	246,664
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	11,036,926	0	11,036,926
21. Real estate expenses	0	0	27,993,556	27,993,556
22. Real estate taxes	0	0	1,142,100	1,142,100
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	2,837,295	13,201,648	164,761	16,203,704
25. Total expenses incurred	45,933,502	196,827,205	30,444,117	(a) 273,204,824
26. Less unpaid expenses - current year	79,840,032	56,805,230	4,133,717	140,778,979
27. Add unpaid expenses - prior year	76,099,303	55,692,839	4,075,333	135,867,475
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)	42,192,773	195,714,814	30,385,733	268,293,320
DETAILS OF WRITE-INS				
2401. Electronic data processing service	2,837,295	13,176,159	164,761	16,178,215
2402. Donations	0	25,489	0	25,489
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	2,837,295	13,201,648	164,761	16,203,704

(a) Includes management fees of \$ 24,659,549 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 4,185,223	4,224,666
1.1 Bonds exempt from U.S. tax	(a) 1,047,808	994,260
1.2 Other bonds (unaffiliated)	(a) 11,839,085	12,174,575
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)	1,398,403	1,405,865
2.21 Common stocks of affiliates	90,215,541	90,215,541
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 18,474,452	18,474,452
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 2,766,017	2,410,638
7. Derivative instruments	(f) 0	0
8. Other invested assets	3,381,289	3,381,289
9. Aggregate write-ins for investment income	716,715	716,715
10. Total gross investment income	134,024,533	133,998,001
11. Investment expenses		(g) 30,444,117
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) 6,694,427
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		37,138,544
17. Net investment income (Line 10 minus Line 16)		96,859,457
DETAILS OF WRITE-INS		
0901. Amortization on intercompany transactions	31,727	31,727
0902. Sublease rental income	684,988	684,988
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	716,715	716,715
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)	0	0

(a) Includes \$ 1,449,510 accrual of discount less \$ 2,394,459 amortization of premium and less \$ 211,490 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 \$ 10,985,517 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.

(e) Includes \$ 139,320 accrual of discount less \$ 119 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 \$ 6,694,427 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(902)	0	(902)	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)	6,679,774	0	6,679,774	(5,462,555)	0
2.21 Common stocks of affiliates	0	0	0	146,930,146	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	(5,324,238)	(128,049)	(5,452,287)	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	1,547,473	0	1,547,473	(19,557,187)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	2,902,107	(128,049)	2,774,058	121,910,404	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 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	846,577	956,586	110,009
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)	7,425,508	11,566,604	4,141,096
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)	8,272,085	12,523,190	4,251,105
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	4,539,753	4,281,147	(258,606)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	28,228	45,573	17,345
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	340,546	340,546
16.2 Funds held by or deposited with reinsured companies	2,509,816	2,260,162	(249,654)
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	125,385	148,819	23,434
21. Furniture and equipment, including health care delivery assets	20,380,001	19,835,486	(544,515)
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	11,389,491	8,305,937	(3,083,554)
25. Aggregate write-ins for other-than-invested assets	239,599,207	196,137,307	(43,461,900)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	286,843,966	243,878,167	(42,965,799)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	286,843,966	243,878,167	(42,965,799)
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 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid pension cost	277,357,956	256,466,945	(20,891,011)
2502. Other prepaid assets	35,964,485	20,595,161	(15,369,324)
2503. Deposit in pools	1,679,252	1,380,190	(299,062)
2598. Summary of remaining write-ins for Line 25 from overflow page	(75,402,486)	(82,304,989)	(6,902,503)
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	239,599,207	196,137,307	(43,461,900)

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 #	12/31/2024	12/31/2023
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 96,527,371	\$ 74,813,140
(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	\$ 96,527,371	\$ 74,813,140
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,962,583,008	\$ 2,771,981,970
(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	\$ 2,962,583,008	\$ 2,771,981,970

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 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
Not applicable

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	\$ 86,591,493	\$ 10,712,350	\$ 218,887,302	39.6%
Total	\$ 86,591,493	\$ 10,712,350	\$ 218,887,302	XXX

B. Statutory Merger

Not applicable

C. Impairment Loss

Not applicable

D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

(1) Capital & Surplus	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
Less:		
(2) Admitted Positive Goodwill	\$ 2,852,434,885	XXX
(3) Admitted EDP Equipment & Operating System Software	\$ 89,269,580	XXX
(4) Admitted Net Deferred Taxes	\$ 9,921,386	XXX
	\$ 5,004,489	XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	\$ 2,748,239,430	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	\$ 274,823,943	XXX
(7) Current period reported Admitted Goodwill	XXX	\$ 86,591,493
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	3.2%

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, 2024 are summarized below:

a) The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ (176,027)
2. 12 Months or Longer	\$ (7,688,554)
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 41,136,017
2. 12 Months or Longer	\$ 51,142,485

(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
 - (a) The Company impairs the value of each real estate asset classified as "production of income" based on the most recent market appraisal. Market appraisals are conducted every 5 years.
 - (b) The Company determines a fair value based on market appraisals. The company recorded the following impairment during 2024.

Parcel	Description	City	State	Fair Market	Impairment
9040	Land 044-22A-09-050 & 0-5	Westfield Center	OH	\$131,000	\$ (128,049)
				Total	\$ (128,049)

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

(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					6	7		
	Current Year								
	1	2	3	4	5				
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account 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	\$ 7,083,445	\$ -	\$ -	\$ -	\$ 7,083,445	\$ 7,116,220	\$ (32,775)		
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	\$ 331,954,887	\$ -	\$ -	\$ -	\$ 331,954,887	\$ 315,393,961	\$ 16,560,926		
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
o. Total Restricted Assets (Sum of a through n)	\$ 339,038,332	\$ -	\$ -	\$ -	\$ 339,038,332	\$ 322,510,181	\$ 16,528,151		

(a) Subset of Column 1

(b) Subset of Column 3

	Current Year		Percentage
	8	9	

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	10	11
			Restricted to Total Assets	Admitted Restricted to Total Assets	Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%	
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%	
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%	
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%	
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%	
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%	
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%	
j. On deposit with states	\$ -	\$ 7,083,445	0.168%	0.180%	
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	\$ -	\$ 331,954,887	7.859%	8.432%	
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%	
o. Total Restricted Assets (Sum of a through n)	\$ -	\$ 339,038,332	8.027%	8.612%	

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

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					6	7	8	Percentage				
	Current Year								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	Admitted Restricted to Total Admitted Assets			
Funds at Lloyd's (FAL) - Lloyd's Syndicate 1200	\$ 269,455,757	\$ -	\$ -	\$ -	\$ 269,455,757	\$ 240,707,045	\$ 28,748,712	\$ 269,455,757	6.379%	6.844%			
Reinsurance Collateral - FNMA	\$ 49,687,325	\$ -	\$ -	\$ -	\$ 49,687,325	\$ 53,999,946	\$ (4,312,621)	\$ 49,687,325	1.176%	1.262%			
Reinsurance Collateral - Freddie Mac	\$ 12,811,805	\$ -	\$ -	\$ -	\$ 12,811,805	\$ 20,686,970	\$ (7,875,165)	\$ 12,811,805	0.303%	0.325%			
Total (c)	\$ 331,954,887	\$ -	\$ -	\$ -	\$ 331,954,887	\$ 315,393,961	\$ 16,560,926	\$ 331,954,887	7.859%	8.432%			

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Collateral Assets	1	2	3	4
	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	\$ 3,781,809	\$ 3,781,809	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)	\$ 3,781,809	\$ 3,781,809	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)

NOTES TO FINANCIAL STATEMENTS

	1 Amount	2 % of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	\$ 3,781,809	0.388%
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 applicableN. Offsetting and Netting of Assets and Liabilities
Not applicableO. 5GI Securities
Not applicableP. Short Sales
Not applicableQ. Prepayment Penalty and Acceleration Fees
Not applicableR. Reporting Entity's Share of Cash Pool by Asset Type
Not applicableS. Aggregate Collateral Loans by Qualifying Investment Collateral
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.

	Amount
1. Gross	\$ 4,357,520
2. Nonadmitted	\$ -
3. Admitted	\$ 4,357,520

D. The aggregate deferred interest.

	Amount
Aggregate Deferred Interest	\$ -

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

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

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:

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 60,199,824	\$ 50,393,852	\$ 110,593,676	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 6,157,650	\$ 5,297,637	\$ 11,455,287
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 60,199,824	\$ 50,393,852	\$ 110,593,676	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 6,157,650	\$ 5,297,637	\$ 11,455,287
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 60,199,824	\$ 50,393,852	\$ 110,593,676	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 6,157,650	\$ 5,297,637	\$ 11,455,287
(f) Deferred Tax Liabilities	\$ 87,382,145	\$ 20,335,129	\$ 107,717,274	\$ 83,861,462	\$ 16,969,245	\$ 100,830,707	\$ 3,520,683	\$ 3,365,884	\$ 6,886,567
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (27,182,321)	\$ 30,058,723	\$ 2,876,402	\$ (29,819,268)	\$ 28,126,970	\$ (1,692,318)	\$ 2,636,967	\$ 1,931,753	\$ 4,568,720

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 7,707,499	\$ 582,552	\$ 8,290,051	\$ -	\$ 4,826,889	\$ 4,826,889	\$ 7,707,499	\$ (4,244,337)	\$ 3,463,162

NOTES TO FINANCIAL STATEMENTS

(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)	\$ 20,576,486	\$ 44,825,106	\$ 65,401,592	\$ 12,083,343	\$ 35,535,458	\$ 47,618,801	\$ 8,493,143	\$ 9,289,648	\$ 17,782,791
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 20,576,486	\$ 44,825,106	\$ 65,401,592	\$ 12,083,343	\$ 35,535,458	\$ 47,618,801	\$ 8,493,143	\$ 9,289,648	\$ 17,782,791
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 429,225,379	XXX	XXX	\$ 400,231,580	XXX	XXX	\$ 28,993,799
(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.	\$ 31,915,839	\$ 4,986,194	\$ 36,902,033	\$ 41,958,831	\$ 4,733,868	\$ 46,692,699	\$ (10,042,992)	\$ 252,326	\$ (9,790,666)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 60,199,824	\$ 50,393,852	\$ 110,593,676	\$ 54,042,174	\$ 45,096,215	\$ 99,138,389	\$ 6,157,650	\$ 5,297,637	\$ 11,455,287

3.

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	513.911%	603.842%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 2,861,502,525	\$ 2,668,210,532

4.

	As of End of Current Period		12/31/2023		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 60,199,824	\$ 50,393,852	\$ 54,042,174	\$ 45,096,215	\$ 6,157,650	\$ 5,297,637
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 60,199,824	\$ 50,393,852	\$ 54,042,174	\$ 45,096,215	\$ 6,157,650	\$ 5,297,637
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 February 2, 2023, Ohio Farmers Insurance Company purchased a direct investment in Westfield Specialty, Ltd, a UK corporation operating as Syndicate 1200 in the Lloyd's of London marketplace. The anticipated deferred tax liability related to Ohio Farmers Insurance Company's investment in Westfield Specialty, Ltd is recognized within the entity's financial statements. Westfield Specialty, Ltd has an investment in Westfield Specialty (ME) Ltd, a United Arab Emirates operating entity. As of this reporting period, no deferred tax asset or liability is booked with respect to the investment that Westfield Specialty, Ltd has in Westfield Specialty (ME) Ltd, as it 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: \$1,000,000

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)		(3) (Col. 1 - 2) Change
		12/31/2023		
1. Current Income Tax				
(a) Federal	\$ 8,290,051	\$ (1,662,143)	\$ 9,952,194	
(b) Foreign	\$ -	\$ -	\$ -	
(c) Subtotal (1a+1b)	\$ 8,290,051	\$ (1,662,143)	\$ 9,952,194	
(d) Federal income tax on net capital gains	\$ (582,552)	\$ (3,474,816)	\$ 2,892,264	
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -	
(f) Other	\$ 2,654,177	\$ 1,203,270	\$ 1,450,907	
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 10,361,676	\$ (3,933,689)	\$ 14,295,365	
2. Deferred Tax Assets:				
(a) Ordinary:				
(1) Discounting of unpaid losses	\$ 9,132,913	\$ 8,488,843	\$ 644,070	
(2) Unearned premium reserve	\$ 13,541,072	\$ 11,908,119	\$ 1,632,953	
(3) Policyholder reserves	\$ -	\$ -	\$ -	
(4) Investments	\$ 52,030	\$ 52,030	\$ -	
(5) Deferred acquisition costs	\$ -	\$ -	\$ -	
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -	

NOTES TO FINANCIAL STATEMENTS

(7) Fixed assets	\$ 13,058,384	\$ 7,583,352	\$ 5,475,032
(8) Compensation and benefits accrual	\$ 2,788,102	\$ 2,121,332	\$ 666,770
(9) Pension accrual	\$ 17,939,492	\$ 20,181,524	\$ (2,242,032)
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 3,687,831	\$ 3,706,974	\$ (19,143)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 60,199,824	\$ 54,042,174	\$ 6,157,650
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 60,199,824	\$ 54,042,174	\$ 6,157,650
(e) Capital:			
(1) Investments	\$ 5,540,216	\$ 5,259,854	\$ 280,362
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 44,853,636	\$ 39,836,361	\$ 5,017,275
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 50,393,852	\$ 45,096,215	\$ 5,297,637
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 50,393,852	\$ 45,096,215	\$ 5,297,637
(i) Admitted deferred tax assets (2d + 2h)	\$ 110,593,676	\$ 99,138,389	\$ 11,455,287
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 99,297	\$ 97,730	\$ 1,567
(2) Fixed assets	\$ 26,731,659	\$ 28,718,076	\$ (1,986,417)
(3) Deferred and uncollected premium	\$ 2,067,614	\$ 736,071	\$ 1,331,543
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ 58,483,575	\$ 54,309,585	\$ 4,173,990
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 87,382,145	\$ 83,861,462	\$ 3,520,683
(b) Capital:			
(1) Investments	\$ 11,943,390	\$ 7,212,790	\$ 4,730,600
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ 8,391,739	\$ 9,756,455	\$ (1,364,716)
(99) Subtotal (3b1+3b2+3b3)	\$ 20,335,129	\$ 16,969,245	\$ 3,365,884
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 107,717,274	\$ 100,830,707	\$ 6,886,567
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 2,876,402	\$ (1,692,318)	\$ 4,568,720

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	\$ 22,569,036	21.00%
Change in Non-Admitted Assets	\$ -	0.00%
Proration of tax exempt investment income	\$ 96,437	0.10%
Tax exempt income deduction	\$ (200,470)	-0.20%
Dividends received deduction	\$ (19,130,543)	-17.80%
Disallowed travel and entertainment	\$ 168,506	0.20%
Other permanent differences	\$ 14,546	0.00%
Temporary Differences:		
Total ordinary DTA's	\$ 8,245,377	7.70%
Total ordinary DTL's	\$ (3,520,680)	-3.30%
Total capital DTA's	\$ 197,563	0.20%
Total capital DTL's	\$ (386,794)	-0.40%
Other:		
Statutory valuation allowance	\$ -	0.00%
Accrual adjustment - prior year	\$ 2,654,177	2.50%
Other	\$ -	0.00%
Totals	\$ 10,707,155	10.00%
Federal and foreign income taxes incurred	\$ 10,361,676	9.60%
Realized capital gains (losses) tax	\$ 582,552	0.50%
Change in net deferred income taxes	\$ (4,535,466)	-4.20%
Total statutory income taxes	\$ 6,408,762	6.00%

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
12/31/2024	\$ 8,290,051
12/31/2023	\$ -
12/31/2022	\$ -

NOTES TO FINANCIAL STATEMENTS

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.
 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)	<u>\$ -</u>
(6) Reduction for Sequestration	\$ -
(7) Nonadmitted by Reporting Entity	\$ -
(8) Reporting Entity Ending Balance (8=5-6-7)	<u>\$ -</u>

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships nor individuals.

B. The Company contributed capital to its non-insurance subsidiary, 1848 Ventures, LLC, for the following dates and amounts:

January 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
February 12, 2024	\$ 3,000,000
March 14, 2024	\$ 2,100,000
April 18, 2024	\$ 1,400,000
May 13, 2024	\$ 2,000,000
June 20, 2024	\$ 2,250,000
July 19, 2024	\$ 1,750,000

NOTES TO FINANCIAL STATEMENTS

August 14, 2024	\$ 1,750,000
October 11, 2024	\$ 1,600,000
November 14, 2024	\$ 1,900,000
December 19, 2024	\$ 500,000

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

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
September 30, 2024	Westfield Insurance Company	\$ 70,000,000
September 30, 2024	Westfield National Insurance Company	\$ 11,893,800
September 30, 2024	American Select Insurance Company	\$ 5,321,741
September 30, 2024	Old Guard Insurance Company	\$ 3,000,000

On April 29, 2024, the Company contributed \$2,500,000 of capital to its non-insurance subsidiary, 150 South Road, LLC.

On September 30, 2024, the Company received a return of capital from its affiliate, Westfield Marketing, LLC, in the amount of \$6,370,000.

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

D. Affiliated Balances due to and from the Company

Affiliate receivables and payables are the result of cost sharing and intercompany service agreements between the company and its affiliates. The amounts due from affiliates were \$29,748,889 and \$260,757 as of December 31, 2024 and 2023. The amounts due to affiliates were \$86,395,502 and \$62,815,977 as of December 31, 2024 and 2023. 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:

1. Intercompany Quota Share Reinsurance (Pooling) Agreement
2. Intercompany Tax Allocation Agreement
3. Management Services Agreement
4. Cash Management Agreement
5. Intercompany Liquidity Facility Agreement
6. Whole Account Stop Loss Reinsurance Agreement
7. Whole Account Quota Share 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 32.2% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$ 3,657,213,073
Liabilities	\$ 2,391,445,557
Surplus	\$ 1,265,767,516
Net Income	\$ 142,852,304

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%	\$ 819,386	\$ -	\$ 819,386
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 846,577	\$ -	\$ 846,577
c. SSAP No. 97 8b(iii) Entities				
Westfield Bancorp, Inc.	100.0%	\$ 245,555,648	\$ 245,555,648	\$ -
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 245,555,648	\$ 245,555,648	\$ -
d. SSAP No. 97 8b(iv) Entities				
Westfield Specialty, Ltd.	100.0%	\$ 218,887,302	\$ 218,887,302	\$ -
Total SSAP No. 97 8b(iv) Entities	XXX	\$ 218,887,302	\$ 218,887,302	\$ -

NOTES TO FINANCIAL STATEMENTS

e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 465,289,527	\$ 464,442,950	\$ 846,577
f. Aggregate Total (a+ e)	XXX	\$ 465,289,527	\$ 464,442,950	\$ 846,577

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing * *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resub- mission Required Yes/No	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities Westfield Bancorp, Inc.	S2	12/31/2023	\$ 226,854,077	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 226,854,077	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities Westfield Specialty, Ltd.	S2	12/31/2023	\$ 199,848,118	Yes	No	
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ 199,848,118	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 426,702,195	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 426,702,195	XXX	XXX	XXX

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

** I - Immaterial or M - Material

N. Investment in Insurance SCAs

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

O. SCA or SSAP 48 Entity Loss Tracking

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, 2024, 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, 2024 and 2023:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$ 520,095,844	\$ 467,477,281	\$ 85,385,624	\$ 84,801,677
2. Service cost	\$ 16,100,635	\$ 13,617,326	\$ (60,029)	\$ 526,615
3. Interest cost	\$ 27,475,447	\$ 26,388,885	\$ 4,278,365	\$ 4,464,137
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ (39,955,466)	\$ 31,915,414	\$ (2,028,200)	\$ 1,165,811
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ (20,487,437)	\$ (19,303,062)	\$ (5,704,981)	\$ (5,572,616)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ 503,229,023	\$ 520,095,844	\$ 81,870,779	\$ 85,385,624

b. Postretirement Benefits

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 25,307,103	\$ 23,601,968
2. Service cost	\$ -	\$ -	\$ 203,207	\$ 212,341
3. Interest cost	\$ -	\$ -	\$ 1,268,893	\$ 1,305,996
4. Contribution by plan participants	\$ -	\$ -	\$ 2,275,995	\$ 1,813,463
5. Actuarial gain/loss	\$ -	\$ -	\$ (326,141)	\$ 3,519,953
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (5,340,264)	\$ (5,146,618)

NOTES TO FINANCIAL STATEMENTS

8. Plan amendments	\$	-	\$	-	\$	562,512	\$	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	-	\$	-	\$	-	\$	-
10. Benefit obligation at end of year	\$	-	\$	-	\$	23,951,305	\$	25,307,103

c. Special or Contractual Benefits Per SSAP No. 11

	Oversubscribed		Undersubscribed	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$	-	\$	-
2. Service cost	\$	-	\$	-
3. Interest cost	\$	-	\$	-
4. Contribution by plan participants	\$	-	\$	-
5. Actuarial gain/loss	\$	-	\$	-
6. Foreign currency exchange rate changes	\$	-	\$	-
7. Benefits paid	\$	-	\$	(125,525)
8. Plan amendments	\$	-	\$	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	-	\$	-
10. Benefit obligation at end of year	\$	-	\$	125,525

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2024	2023	2024	2023	2024	2023
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	\$ 693,960,172	\$ 663,049,122	\$ 22,401,046	\$ 24,530,507	\$ -	\$ -
b. Actual return on plan assets	\$ 18,044,716	\$ 50,214,112	\$ 2,469,883	\$ 949,600	\$ -	\$ -
c. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$ 19,204,981	\$ 5,572,616	\$ 411,265	\$ 692,029	\$ 125,525	\$ 910,651
e. Plan participants' contributions	\$ -	\$ -	\$ 2,275,995	\$ 1,813,463	\$ -	\$ -
f. Benefits paid	\$ (26,192,418)	\$ (24,875,678)	\$ (6,032,065)	\$ (5,584,553)	\$ (125,525)	\$ (910,651)
g. Business combinations, divestitures and settlements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Fair value of plan assets at end of year	\$ 705,017,451	\$ 693,960,172	\$ 21,526,124	\$ 22,401,046	\$ -	\$ -

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Components:				
1. Prepaid benefit costs	\$ 277,357,956	\$ 256,466,945	\$ -	\$ -
2. Oversubscribed plan assets	\$ (75,569,528)	\$ (82,602,617)	\$ -	\$ -
3. Accrued benefit costs	\$ 73,899,892	\$ 74,727,392	\$ 3,743,920	\$ 3,384,888
4. Liability for pension benefits	\$ 7,970,887	\$ 10,658,232	\$ (1,318,739)	\$ (478,831)
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	\$ 201,788,428	\$ 173,864,328	\$ -	\$ -
2. Liabilities recognized	\$ 81,870,779	\$ 85,385,624	\$ 2,425,181	\$ 2,906,057
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2024	2023	2024	2023	2024	2023
(4) Components of net periodic benefit cost						
a. Service cost	\$ 16,040,606	\$ 14,143,941	\$ 203,207	\$ 212,341	\$ -	\$ -
b. Interest cost	\$ 31,753,812	\$ 30,853,022	\$ 1,268,893	\$ 1,305,996	\$ -	\$ -
c. Expected return on plan assets	\$ (52,885,590)	\$ (52,293,308)	\$ (1,578,099)	\$ (1,776,241)	\$ -	\$ -
d. Transition asset or obligation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Gains and losses	\$ 2,432,753	\$ -	\$ (159,325)	\$ (392,932)	\$ -	\$ -
f. Prior service cost or credit	\$ 144,889	\$ 321,494	\$ 328,115	\$ 328,115	\$ -	\$ -
g. Gain or loss recognized due to a settlement or curtailment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total net periodic benefit cost	\$ (2,513,530)	\$ (6,974,851)	\$ 62,791	\$ (322,721)	\$ -	\$ -

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

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Items not yet recognized as a component of net periodic cost - prior year	\$ (93,260,849)	\$ (58,421,922)	\$ 478,831	\$ 4,875,538
b. Net transition asset or obligation recognized	\$ -	\$ -	\$ -	\$ -
c. Net prior service cost or credit arising during the period	\$ -	\$ -	\$ (562,512)	\$ -
d. Net prior service cost or credit recognized	\$ 144,889	\$ 321,494	\$ 328,115	\$ 328,115
e. Net gain and loss arising during the period	\$ 7,142,792	\$ (35,160,421)	\$ 1,233,630	\$ (4,331,890)
f. Net gain and loss recognized	\$ 2,432,753	\$ -	\$ (159,325)	\$ (392,932)
g. Items not yet recognized as a component of net periodic cost - current year	\$ (83,540,415)	\$ (93,260,849)	\$ 1,318,739	\$ 478,831

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

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	\$ (1,919,935)	\$ (1,775,046)	\$ 2,285,706	\$ 2,051,309
c. Net recognized gains and losses	\$ 85,460,350	\$ 95,035,895	\$ (3,604,445)	\$ (2,530,140)

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

	2024	2023
a. Weighted average discount rate	5.150%	5.550%
b. Expected long-term rate of return on plan assets	7.600%	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%

NOTES TO FINANCIAL STATEMENTS

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

	2024	2023
e. Weighted average discount rate	5.810%	5.150%
f. Rate of compensation increase	3.000%	3.000%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

The measurement date (annual valuation) used to determine other postretirement benefit measurements for postretirement benefit plans that make up at least the majority of plan assets and benefit obligation is December 31 (based on January 1 participant data). The fair market value of assets is measured and updated as of December 31.

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

(8) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was \$457,390,817 for 2024 and \$469,928,197 for 2023. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$77,681,077 for 2024 and \$81,571,128 for 2023.

(9) For measurement purposes, a 7.00% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2024 (7.50% for 2023). 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. Effective January 1, 2025, the Company's future obligation for annual medical and dental costs is generally limited to HRA amounts that range from \$1,716 to \$3,432 for pre-65 retirees and \$594 to \$1,650 for post-65 retirees (and half that amount for spouses/covered dependents) and \$510 for dental benefits only. A small group of previously grandfathered participants have a \$3,000 post-65 HRA. Unused HRA amounts can not be carried over from one year to the next. New employees hired on January 1, 2002 or after are not eligible for the postretirement benefits under the OFIC 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 2024 or 2023 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. 2025	\$ 29,183,740
b. 2026	\$ 30,616,187
c. 2027	\$ 32,178,221
d. 2028	\$ 33,850,651
e. 2029	\$ 35,737,768
f. 2030 through 2034	\$ 207,622,457

(11) The Company may have regulatory pension plan contribution requirements for 2025; and the Company currently intends to make voluntary contributions of approximately \$0 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.

Additionally, with the Company's postretirement health care plan change effective January 1, 2025, the plan is no longer contributory; 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:

	2024	2024 Target Allocation	2023	2023 Target Allocation
a. Cash	1%	0%	1%	0%
b. Debt securities	52%	50% - 60%	37%	35% - 45%
c. Equity securities	30%	0%	48%	0%
d. Real estate	0%	0%	0%	0%
e. Limited partnerships	17%	0%	14%	0%
f. Risk Fund (c. + d. + e.)	47%	40% - 50%	62%	55% - 65%
g. Total	100%		100%	

NOTES TO FINANCIAL STATEMENTS

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 into two parts, known as the Bond Fund and the Risk Fund. The debt instruments comprise the Bond Fund. The Risk Fund will consist of common and preferred stocks and alternative investment holdings as referenced above. When the funded level is between 95% and 105%, the Risk Fund will be targeted at 60% of the Investment Fund; and maintained on at least a quarterly basis in a range of 55.0 % - 65.0 % of the Investment Fund. When the funded level is between 95% and 105%, the Bond Fund will be targeted at 40% of the Investment Fund; and maintained on at least a quarterly basis in a range of 35.0 % - 45.0 % of the Investment 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,
- (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	\$ 85,599,525	\$ 129,233,081	\$ -	\$ 214,832,606
OFIC Pension Plan: Corporate Bonds	\$ -	\$ 143,183,627	\$ -	\$ 143,183,627
OFIC Pension Plan: Other Government Obligations	\$ -	\$ 1,499,475	\$ -	\$ 1,499,475
OFIC Pension Plan: Common Stock	\$ 147,671,816	\$ -	\$ -	\$ 147,671,816
OFIC Pension Plan: Mutual Funds	\$ 68,597,254	\$ -	\$ -	\$ 68,597,254
OFIC Pension Plan: Money Market Funds	\$ 6,688,284	\$ -	\$ -	\$ 6,688,284
Postretirement Welfare Plan 401(h): Mutual Funds	\$ 20,202,424	\$ -	\$ -	\$ 20,202,424
Postretirement Welfare Plan 401(h): Money Market Funds	\$ 36,809	\$ -	\$ -	\$ 36,809
Postretirement Welfare Plan Life: Mutual Funds	\$ 1,604,905	\$ -	\$ -	\$ 1,604,905
Postretirement Welfare Plan Life: Money Market Funds	\$ 31,872	\$ -	\$ -	\$ 31,872
Postretirement Welfare Plan Health: Money Market Funds	\$ 89,738	\$ -	\$ -	\$ 89,738
Total Plan Assets	\$ 330,522,627	\$ 273,916,183	\$ -	\$ 604,438,810

- (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

Effective January 1, 2023, the Company uses expected future returns, considering expected riskfree 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 \$1,262,314 and \$1,232,956 for 2024 and 2023, respectively.

At December 31, 2024, the total fair market value of the defined contribution plan assets was \$515,523,545, 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

	2024	2023
Medical	\$ 1,673,948	\$ 1,668,325
Prescription	\$ 2,949,830	\$ 2,734,200
Dental premiums	\$ 236,804	\$ 260,039
Life insurance premiums	\$ 490,560	\$ 477,118
Transfer of OFIC active basic life/ADD premiums	\$ 446,801	\$ 197,936
Administrative fees	\$ 234,123	\$ 246,938

NOTES TO FINANCIAL STATEMENTS

Gross benefits paid	\$ 6,032,066	\$ 5,584,556
Future gross benefit payments are expected to remain at approximately the same level in 2024.		
Subsidy received during calendar year (for plan years 2022 and 2021, respectively)	\$ 260,705	\$ 264,704
Expected subsidy receivable (for plan years 2024/2023 and 2023/2022, respectively)	\$ 490,000	\$ 490,000

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 \$ 486,302,933

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, 2024, 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, 2024.

(3) The Company has no guarantee obligations as of December 31, 2024.

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 2024 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued \$702,319 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end \$ 11,174

b. Decreases current year:

Premium tax offsets expired \$ 2,680

c. Increases current year:

Premium tax offsets added \$ 1,621

d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 10,115

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

C. Gain Contingencies
Not applicableD. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
Not applicableE. Product Warranties
Not applicableF. 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, 2024 and 2023, the Company had admitted assets of \$203,114,285 and \$161,198,144, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

NOTE 15 Leases

A. Lessee Operating Lease

(1) Lessee's Leasing Arrangements

- a. The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through June 2034. Rental expense for 2024, and 2023 was approximately \$59,267,248, and \$53,649,454, respectively.
- b. The Company does not have any contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2034. 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 does not have any lease agreements that have been terminated early.

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

- a. At December 31, 2024, the minimum aggregate rental commitments are as follows:

NOTES TO FINANCIAL STATEMENTS

Year Ending <u>December 31</u>	Operating Leases
1. 2025	\$ 69,695,132
2. 2026	\$ 48,589,100
3. 2027	\$ 36,774,199
4. 2028	\$ 18,601,024
5. 2029	\$ 9,732,329
6. Thereafter	\$ 33,617,491
7. Total (sum of 1 through 6)	\$ 217,009,275

b. At December 31, 2024, the total of minimum rentals to be received in the future under noncancelable subleases is \$3,437,935.

(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	\$ 50,301,530	\$ -	\$ -	\$ -	\$ 50,301,530
CS - Exchange Traded Funds	\$ 3,572,480	\$ -	\$ -	\$ -	\$ 3,572,480
CE - Money Market Mutual Funds	\$ -	\$ 38,661,368	\$ -	\$ -	\$ 38,661,368
OIA - Other Assets Affiliated	\$ 96,964,263	\$ 1,729,598	\$ -	\$ -	\$ 98,693,861
Total assets at fair value/NAV	\$ 150,838,273	\$ 40,390,966	\$ -	\$ -	\$ 191,229,239

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, 2024, 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, 2024.

(4) As of December 31, 2024, the Company held money market mutual funds, which were reported at fair value and were classified as Level 2. As of December 31, 2024, 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, 2024, the Company had no holdings classified as either a derivative asset or liability.

NOTES TO FINANCIAL STATEMENTS

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements - Not required

C. Fair Value Level

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

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

Cash Equivalents - Cash equivalents include money market mutual funds, which are reported at fair value. Cash equivalents are short-term, highly liquid investments that are both readily convertible to known amounts of cash, and so near their maturity that they present insignificant risk of changes in value due to change in interest rates.

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	\$ 479,847,516	\$ 513,240,678	\$ 121,407,827	\$ 356,836,778	\$ 1,602,911	\$ -	\$ -
Common stocks	\$ 53,874,010	\$ 53,874,010	\$ 53,874,010	\$ -	\$ -	\$ -	\$ -
Cash equivalents	\$ 38,661,368	\$ 38,661,368	\$ -	\$ 38,661,368	\$ -	\$ -	\$ -
Short term investments	\$ 2,486,628	\$ 2,486,536	\$ -	\$ 2,486,628	\$ -	\$ -	\$ -
Other invested assets	\$ 98,693,861	\$ 97,137,221	\$ 96,964,263	\$ 1,729,598	\$ -	\$ -	\$ -
Aggregate write-ins for invested assets	\$ (62,262)	\$ -	\$ -	\$ (62,262)	\$ -	\$ -	\$ -

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

D. Not Practicable to Estimate Fair Value
Not applicableE. NAV Practical Expedient Investments
Not applicable**NOTE 21 Other Items**A. Unusual or Infrequent Items
Not applicableB. Troubled Debt Restructuring: Debtors
Not applicableC. Other Disclosures
Not applicableD. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2024.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 applicableH. 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

NOTES TO FINANCIAL STATEMENTS

NOTE 22 Events Subsequent

Subsequent events have been considered through February 15, 2025 for the statutory statements issued as of December 31, 2024.

Type II – Nonrecognized Subsequent Events:

Effective January 1, 2025, the Company entered into affiliated quota share agreements with WSP, Ltd, assuming 35% of WSP, Ltd's results for the 2025 year of account. 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 January 27, 2025.

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	ID Number	Reinsurer Name	Unsecured Amount
228	34-6516838	Westfield Insurance Company	\$ 2,040,634,927
228	34-1022544	Westfield National Insurance Company	\$ 501,159,144
228	23-0929640	Old Guard Insurance Company	\$ 344,427,496
228	31-6016426	American Select Insurance Company	\$ 193,955,752

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	ID Number	Reinsurer Name	Unsecured Amount
228	34-6516838	Westfield Insurance Company	\$ 2,040,634,927
228	32-0569613	Westfield Champion Ins Co	\$ 2,353,125
228	83-0887963	Westfield Premier Ins Co	\$ 2,505,945
228	86-3786390	Westfield Select Insurance Company	\$ 3,091,354
228	85-3971150	Westfield Specialty Insurance Company	\$ 22,313,307
228	83-0871392	Westfield Superior Ins Co	\$ 3,643,583
228	36-4900986	Westfield Touchstone Ins Co	\$ 640,114
228	34-1022544	Westfield National Insurance Company	\$ 501,159,144
228	23-0929640	Old Guard Insurance Company	\$ 344,427,496
228	31-6016426	American Select Insurance Company	\$ 193,955,752
Total			\$ 3,114,724,746

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	\$ 1,357,281,266	\$ 164,836,519	\$ 1,223,524,971	\$ 177,089,295	\$ 133,756,295	\$ (12,252,776)
b. All Other	\$ 122,548,626	\$ 33,944,009	\$ 884,442	\$ 91,636	\$ 121,664,184	\$ 33,852,373
c. Total (a+b)	\$ 1,479,829,892	\$ 198,780,528	\$ 1,224,409,413	\$ 177,180,931	\$ 255,420,479	\$ 21,599,597
d. Direct Unearned Premium Reserve						\$ 31,579,206

(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	\$ 52,663,560	\$ 2,480,024	\$ 179,673	\$ 54,963,911
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL (a+b+c)	\$ 52,663,560	\$ 2,480,024	\$ 179,673	\$ 54,963,911

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

NOTES TO FINANCIAL STATEMENTS

Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2023 were \$389.4 million. In calendar year 2024, \$136.7 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$225.7 million. Therefore, there has been a \$27.0 million favorable prior-year development from December 31, 2023 to December 31, 2024. 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. Amounts due to/from the lead entity and pool participants as of December 31, 2024:

	Amount Receivable	Amount Payable
Ohio Farmers Insurance Company (lead entity)	\$ 38,323,716	\$ 34,607,947
Westfield Insurance Company	\$ 33,368,247	\$ -
Westfield National Insurance Company	\$ -	\$ 1,857,867
American Select Insurance Company	\$ -	\$ 1,918,421
Old Guard Insurance Company	\$ 1,239,700	\$ -
Westfield Champion Insurance Company	\$ -	\$ 2,353,125
Westfield Select Insurance Company	\$ -	\$ 3,091,354
Westfield Premier Insurance Company	\$ -	\$ 2,505,945
Westfield Superior Insurance Company	\$ -	\$ 3,643,583
Westfield Specialty Insurance Company	\$ -	\$ 22,313,307
Westfield Touchstone Insurance Company	\$ -	\$ 640,114

NOTE 27 Structured Settlements

A. Reserves No Longer Carried

	Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
Reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2024	\$ 679,192	\$ 679,192

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	12/31/2024	
3. Was anticipated investment income utilized in the calculation?	Yes [X]	No []

NOTE 31 High Deductibles

Not applicable

NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount the liabilities for unpaid losses or unpaid loss adjustment expenses for Workers' Compensation or any other line of business.

NOTE 33 Asbestos/Environmental Reserves

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549	\$ 2,409,212
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 416,448	\$ 585,582	\$ 583,042	\$ 496,337	\$ 850,376
d. Ending reserves (a+b-c):	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549	\$ 2,409,212	\$ 1,558,836

(2) Assumed Reinsurance

	2020	2021	2022	2023	2024
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

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 4,490,621	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549	\$ 2,409,212
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 416,448	\$ 585,582	\$ 583,042	\$ 496,337	\$ 850,376
d. Ending reserves (a+b-c):	\$ 4,074,173	\$ 3,488,591	\$ 2,905,549	\$ 2,409,212	\$ 1,558,836

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

(1) Direct Basis:	\$ 676,107
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 676,107

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

(1) Direct Basis:	\$ 293,367
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 293,367

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

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710	\$ 1,285,293
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 4,886	\$ 13,315	\$ 68,351	\$ 11,417	\$ 9,884
d. Ending reserves (a+b-c):	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710	\$ 1,285,293	\$ 1,275,409

(2) Assumed Reinsurance

	2020	2021	2022	2023	2024
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

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 1,383,262	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710	\$ 1,285,293
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 4,886	\$ 13,315	\$ 68,351	\$ 11,417	\$ 9,884
d. Ending reserves (a+b-c):	\$ 1,378,376	\$ 1,365,061	\$ 1,296,710	\$ 1,285,293	\$ 1,275,409

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

(1) Direct Basis:	\$ 910,377
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NOTES TO FINANCIAL STATEMENTS

(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 910,377

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

(1) Direct Basis:	\$ 792,658
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 792,658

NOTE 34 Subscriber Savings Accounts

Not applicable

NOTE 35 Multiple Peril Crop Insurance

Not applicable

NOTE 36 Financial Guaranty Insurance

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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. 12/31/2022

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). 05/31/2024

3.4 By what department or departments?
 Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No [X]
 4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.

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 0.0 %
 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....

ANNUAL STATEMENT FOR THE YEAR 2024 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 locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

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 \$ 8,153,737

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 2024 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? Yes [X] No []

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

1 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

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? Yes [X] No []

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

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

FINANCIAL

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

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

20.11 To directors or other officers.....	\$ 0
20.12 To stockholders not officers.....	\$ 0
20.13 Trustees, supreme or grand (Fraternal Only)	\$ 0

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

20.21 To directors or other officers.....	\$ 0
20.22 To stockholders not officers.....	\$ 0
20.23 Trustees, supreme or grand (Fraternal Only)	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

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

21.21 Rented from others.....	\$ 0
21.22 Borrowed from others.....	\$ 0
21.23 Leased from others	\$ 0
21.24 Other	\$ 0

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	0
22.22 Amount paid as expenses	\$ 0
22.23 Other amounts paid	\$ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

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

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]

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.

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 2024 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, 2024.

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	\$ 7,083,445
26.29 On deposit with other regulatory bodies	\$ 0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 331,954,887
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 St., 11th Floor, Evansville, IN 47708
Citibank NA	388 Greenwich St., New York, NY 10013

ANNUAL STATEMENT FOR THE YEAR 2024 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 [] No [X]

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. 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	549300IHNQ0YDXR20U02	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 2024 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	515,727,215	482,334,144	(33,393,071)
31.2 Preferred stocks	0	0	0
31.3 Totals	515,727,215	482,334,144	(33,393,071)

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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?

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 2024 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 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 2,425,654

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 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC.	1,337,689

41.1 Amount of payments for legal expenses, if any? \$ 1,880,333

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 Name	2 Amount Paid
FOX ROTHSCHILD LLP	1,195,856

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$ 70,396

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 Name	2 Amount Paid
American Property Casualty Insurance Association	37,288

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
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 lives0			
		All years prior to most current three years: 1.64 Total premium earned\$ 0 1.65 Total incurred claims\$ 0 1.66 Number of covered lives0			
1.7	Group policies:	Most current three years: 1.71 Total premium earned\$ 0 1.72 Total incurred claims\$ 0 1.73 Number of covered lives0			
		All years prior to most current three years: 1.74 Total premium earned\$ 0 1.75 Total incurred claims\$ 0 1.76 Number of covered lives0			
2.	Health Test:	<table border="0"> <tr> <td style="width: 100px;"></td> <td style="width: 100px; text-align: center;">1 Current Year</td> <td style="width: 100px; text-align: center;">2 Prior Year</td> </tr> </table>		1 Current Year	2 Prior Year
	1 Current Year	2 Prior Year			
2.1	Premium Numerator	00			
2.2	Premium Denominator	559,229,189459,852,379			
2.3	Premium Ratio (2.1/2.2)	0.0000.000			
2.4	Reserve Numerator	00			
2.5	Reserve Denominator	730,213,063640,410,133			
2.6	Reserve Ratio (2.4/2.5)	0.0000.000			
3.1	Did the reporting entity issue participating policies during the calendar year?	Yes [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\$ 6,896 3.22 Non-participating policies\$ 54,437,649			
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				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
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 (\$3.5M x \$4M, \$7.5M x \$7.5M and \$10M x \$15M); and the Casualty Clash and Contingency Excess with two layers (\$15M x \$25M and \$30M x \$40M). These two contracts total \$66M above a \$4M 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 \$566M. This is based on AIR Touchstone v10.0 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 2024 excess catastrophe program consists of \$225 million excess a \$75 million retention covering the admitted Standard Lines portfolio. An additional \$250 million in limit is also available to cover this portfolio.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []

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

7.1 Has 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 [X] No []

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

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

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

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
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 From 0.0 %
12.42 To..... 0.0 %

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

12.6 If yes, state the amount thereof at December 31 of 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): \$ 5,000,000

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

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

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:
.....

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance \$ 0
17.12 Unfunded portion of Interrogatory 17.11 \$ 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11....\$ 0
17.14 Case reserves portion of Interrogatory 17.11 \$ 0
17.15 Incurred but not reported portion of Interrogatory 17.11 \$ 0
17.16 Unearned premium portion of Interrogatory 17.11 \$ 0
17.17 Contingent commission portion of Interrogatory 17.11 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of 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 [X] No []

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

ANNUAL STATEMENT FOR THE YEAR 2024 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 2024	2 2023	3 2022	4 2021	5 2020
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	962,834,816	851,314,194	740,013,094	604,571,778	574,127,694
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	544,465,022	511,116,415	431,181,065	373,472,682	363,261,203
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,081,756,231	985,390,590	859,086,682	758,768,179	712,244,237
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	424,367,101	100,066,726	89,127,120	75,540,639	73,786,438
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	123,634,281	165,375,618	123,890,732	111,175,392	68,384,223
6. Total (Line 35)	3,137,057,451	2,613,263,543	2,243,298,693	1,923,528,670	1,791,803,795
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	182,768,106	161,439,663	140,346,878	114,656,173	108,881,456
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	103,445,968	97,110,465	81,924,395	70,959,810	69,019,630
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	205,376,024	187,075,606	163,175,323	144,144,461	135,326,406
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	80,091,438	18,422,015	16,541,801	14,045,809	13,733,564
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	23,490,514	31,421,368	23,539,243	21,123,324	12,993,002
12. Total (Line 35)	595,172,050	495,469,117	425,527,640	364,929,577	339,954,058
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	591,253	(44,962,621)	(44,279,613)	(16,548,681)	1,080,529
14. Net investment gain (loss) (Line 11)	99,050,963	116,882,887	168,170,112	67,906,505	106,889,316
15. Total other income (Line 15)	7,249,044	(1,035,400)	(332,226)	2,702,941	92,480
16. Dividends to policyholders (Line 17)	2,213	5,415	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	10,361,676	(3,933,689)	(7,448,523)	(10,618,103)	(41,872,963)
18. Net income (Line 20)	96,527,371	74,813,140	131,006,796	64,678,868	149,935,288
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	3,936,931,943	3,598,259,569	3,561,290,166	3,749,086,727	3,374,073,769
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	43,116,655	35,448,621	30,323,834	19,710,670	18,691,566
20.2 Deferred and not yet due (Line 15.2)	159,997,630	125,749,523	113,228,505	103,046,961	95,959,578
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	974,348,935	826,277,599	766,806,929	715,932,968	665,616,417
22. Losses (Page 3, Line 1)	363,373,346	313,254,008	294,848,636	269,478,824	251,449,840
23. Loss adjustment expenses (Page 3, Line 3)	79,840,032	76,099,303	73,429,954	74,320,264	76,258,878
24. Unearned premiums (Page 3, Line 9)	286,999,685	251,056,827	215,440,087	182,534,763	168,414,919
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	2,962,583,008	2,771,981,970	2,794,483,237	3,033,153,759	2,708,457,352
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	90,972,184	169,428,100	90,477,273	84,880,561	126,693,875
Risk-Based Capital Analysis					
28. Total adjusted capital	2,962,583,008	2,771,981,970	2,794,483,237	3,033,153,759	2,708,457,352
29. Authorized control level risk-based capital	556,809,136	475,860,804	329,206,655	326,509,088	301,525,895
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)	14.6	13.7	14.6	12.8	13.5
31. Stocks (Lines 2.1 & 2.2)	76.7	76.2	75.0	78.7	77.2
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)	4.8	5.1	5.3	5.0	5.6
34. Cash, cash equivalents and short-term investments (Line 5)	1.1	2.0	2.6	0.7	0.7
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	2.8	3.0	2.5	2.8	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)	2,648,360,455	2,501,430,309	2,369,502,283	2,675,721,877	2,333,976,297
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	2,648,360,455	2,501,430,309	2,369,502,283	2,675,721,877	2,333,976,297
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	89.4	90.2	84.8	88.2	86.2

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	123,275,120	(74,970,867)	(371,493,690)	272,888,252	123,110,133
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	190,601,038	(22,501,267)	(238,670,522)	324,696,407	197,280,680
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	388,697,138	340,549,782	377,419,689	345,893,396	348,286,452
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	241,352,888	271,082,066	241,585,449	187,356,727	158,802,468
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	722,740,353	811,402,456	536,872,453	386,895,745	454,159,300
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	35,254,369	29,978,411	(123,861)	(1,070,243)	4,434,774
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	15,848,480	37,213,967	71,467,681	49,380,345	27,305,586
59. Total (Line 35)	1,403,893,228	1,490,226,682	1,227,221,412	968,455,970	992,988,580
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	73,679,989	64,439,947	71,482,013	65,449,482	65,713,392
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	45,857,048	51,505,593	45,901,235	35,597,779	30,172,469
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	137,293,052	154,082,647	101,998,810	73,510,192	86,290,267
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,916,598	3,447,640	(23,533)	(203,345)	842,608
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	3,011,212	7,070,653	13,578,860	9,382,266	5,188,061
65. Total (Line 35)	265,757,899	280,546,480	232,937,386	183,736,374	188,206,797
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)	56.5	65.0	65.8	57.5	54.2
68. Loss expenses incurred (Line 3)	8.2	9.4	9.3	9.9	11.1
69. Other underwriting expenses incurred (Line 4)	35.2	35.3	36.2	37.3	34.3
70. Net underwriting gain (loss) (Line 8)	0.1	(9.8)	(11.3)	(4.7)	0.3
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)	31.9	33.0	33.4	35.2	34.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	64.7	74.4	75.1	67.4	65.3
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	20.1	17.9	15.2	12.0	12.6
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)	(29,276)	(27,633)	(21,205)	(15,150)	(14,410)
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)	(1.1)	(1.0)	(0.7)	(0.6)	(0.6)
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)	(41,290)	(35,335)	(28,484)	(27,112)	(17,677)
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)	(1.5)	(1.2)	(1.1)	(1.1)	(0.8)

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: _____

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX.....	XXX.....	XXX.....	2,863	121	330	39	683	0	605	3,717	XXX.....	
2. 2015.....	350,896	19,003	331,893	177,398	9,126	12,827	923	27,219	24	7,376	207,371	XXX.....	
3. 2016.....	358,515	19,051	339,464	184,542	9,413	13,097	1,331	26,477	11	7,647	213,362	XXX.....	
4. 2017.....	368,368	19,714	348,653	199,953	3,971	12,681	229	30,882	17	8,444	239,299	XXX.....	
5. 2018.....	369,795	20,348	349,447	204,489	7,440	12,680	172	28,736	16	10,140	238,277	XXX.....	
6. 2019.....	366,379	19,825	346,554	196,563	6,614	10,761	364	27,109	44	10,410	227,410	XXX.....	
7. 2020.....	359,084	19,621	339,463	184,615	9,722	7,766	174	24,065	52	8,547	206,499	XXX.....	
8. 2021.....	372,582	21,773	350,810	187,696	7,663	6,579	237	23,663	36	11,403	210,002	XXX.....	
9. 2022.....	433,026	40,403	392,622	228,439	13,416	5,032	398	25,199	113	12,738	244,742	XXX.....	
10. 2023.....	529,672	69,820	459,852	245,666	9,222	2,747	180	27,109	257	11,560	265,863	XXX.....	
11. 2024	651,081	91,852	559,229	154,444	4,904	952	86	20,571	83	6,867	170,895	XXX	
12. Totals	XXX	XXX	XXX	1,966,668	81,611	85,453	4,133	261,713	654	95,736	2,227,437	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.....	11,250	5,092	3,633	107	0	0	3,503	5	1,179	0	0	14,360	0			
2. 2015.....	1,252	301	1,335	125	0	0	847	10	235	0	0	3,234	0			
3. 2016.....	1,070	273	1,699	125	0	0	1,092	10	256	0	0	3,710	0			
4. 2017.....	1,677	130	1,917	138	0	0	1,334	10	336	0	0	4,986	0			
5. 2018.....	3,068	481	2,792	180	0	0	1,781	13	640	0	0	7,608	0			
6. 2019.....	3,506	740	4,270	445	0	0	2,063	32	673	0	0	9,295	0			
7. 2020.....	4,447	104	6,084	649	0	0	2,411	48	934	0	0	13,076	0			
8. 2021.....	8,269	1,783	13,161	1,420	0	0	4,356	92	1,427	0	0	23,917	0			
9. 2022.....	20,829	3,113	32,293	6,884	1	0	8,499	511	3,741	0	0	54,854	0			
10. 2023.....	35,107	10,844	61,770	14,017	1	0	13,530	985	6,123	0	0	90,685	0			
11. 2024	58,080	11,211	172,129	28,102	11	0	19,270	1,671	8,983	0	0	217,489	0			
12. Totals	148,555	34,073	301,083	52,192	13	0	58,686	3,385	24,526	0	0	443,213	0			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	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.....	9,684	4,676
2. 2015.....	221,112	10,507	210,605	63.0	55.3	63.5	0	0	19.0	2,162	1,072
3. 2016.....	228,234	11,163	217,071	63.7	58.6	63.9	0	0	19.0	2,371	1,339
4. 2017.....	248,780	4,495	244,284	67.5	22.8	70.1	0	0	19.0	3,325	1,660
5. 2018.....	254,186	8,301	245,885	68.7	40.8	70.4	0	0	19.0	5,199	2,409
6. 2019.....	244,946	8,240	236,706	66.9	41.6	68.3	0	0	19.0	6,592	2,704
7. 2020.....	230,323	10,748	219,575	64.1	54.8	64.7	0	0	19.0	9,778	3,298
8. 2021.....	245,150	11,231	233,919	65.8	51.6	66.7	0	0	19.0	18,227	5,690
9. 2022.....	324,032	24,436	299,596	74.8	60.5	76.3	0	0	19.0	43,125	11,729
10. 2023.....	392,053	35,505	356,548	74.0	50.9	77.5	0	0	19.0	72,015	18,670
11. 2024	434,440	46,057	388,384	66.7	50.1	69.4	0	0	19.0	190,896	26,593
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	363,373	79,840

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 2024 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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....	170,363	164,463	167,042	162,503	159,890	158,873	157,212	156,700	155,988	154,828	(1,160)	(1,872)
2. 2015.....	189,933	184,169	184,738	185,713	185,248	183,976	184,048	183,573	183,304	183,175	(129)	(398)
3. 2016.....	XXX.....	198,209	196,135	195,974	193,776	191,415	189,674	189,204	190,533	190,349	(184)	1,146
4. 2017.....	XXX.....	XXX.....	227,367	222,844	220,010	216,540	215,135	214,331	213,449	213,084	(365)	(1,247)
5. 2018.....	XXX.....	XXX.....	XXX.....	225,291	225,557	223,845	219,817	218,418	216,640	216,525	(115)	(1,893)
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	224,286	219,710	215,769	211,766	210,454	208,967	(1,487)	(2,799)
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	208,040	205,592	199,922	196,115	194,627	(1,488)	(5,295)
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	226,420	218,549	211,850	208,865	(2,985)	(9,684)
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	290,019	276,516	270,770	(5,745)	(19,248)
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	339,191	323,573	(15,618)	XXX.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358,913	XXX	XXX
										12. Totals	(29,276)	(41,290)

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024		
1. Prior.....	000.....	49,622	87,921	108,189	118,839	124,083	130,397	134,844	138,612	141,646	XXX.....	XXX.....
2. 2015.....	86,616	122,423	144,539	162,010	171,686	174,507	177,020	178,711	179,687	180,176	XXX.....	XXX.....
3. 2016.....	XXX.....	85,657	127,654	153,574	168,755	175,829	179,207	182,317	185,661	186,896	XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....	96,878	151,760	177,537	190,129	197,489	204,232	207,167	208,434	XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....	99,887	155,395	177,544	191,306	201,758	205,961	209,557	XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	104,876	151,603	172,835	187,497	197,116	200,345	XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	103,498	147,229	165,568	175,432	182,486	XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	97,076	155,100	171,606	186,375	XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	126,550	196,713	219,657	XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	170,205	239,011	XXX.....	XXX.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150,407	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)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024		
1. Prior.....	80,128	55,746	45,914	33,357	24,140	19,328	15,456	12,001	9,871	7,023		
2. 2015.....	53,173	29,425	21,278	12,139	8,136	5,948	4,321	3,427	2,610	2,048		
3. 2016.....	XXX.....	60,106	34,362	22,612	13,252	8,648	6,053	4,042	3,346	2,657		
4. 2017.....	XXX.....	XXX.....	81,575	41,757	24,187	14,422	8,929	5,464	4,238	3,103		
5. 2018.....	XXX.....	XXX.....	XXX.....	78,919	40,366	26,127	14,717	9,192	5,990	4,381		
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	80,039	40,746	24,529	14,821	9,098	5,856		
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	71,261	36,276	21,036	12,958	7,799		
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	90,818	38,125	24,097	16,004		
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	118,379	55,470	33,397		
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	126,264	60,298		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161,627		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
		Active	Written	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	
1. Alabama	AL	17,917	36,617	0	0	(2,083)	6,356	0	0
2. Alaska	AK	0	0	0	0	0	0	0	0
3. Arizona	AZ	1,375,085	1,194,684	0	182,289	708,275	903,414	203	0
4. Arkansas	AR	2,100	2,014	0	0	167	1,053	0	0
5. California	CA	0	0	0	0	(4,217)	0	0	0
6. Colorado	CO	931,808	954,588	0	380,032	589,040	458,659	217	0
7. Connecticut	CT	0	0	0	0	0	0	0	0
8. Delaware	DE	40,937	91,689	0	(1,200)	502,635	613,445	18	0
9. District of Columbia	DC	22,884	21,803	0	0	1,887	8,739	0	0
10. Florida	FL	202,215	285,017	0	0	(25,074)	74,240	18	0
11. Georgia	GA	1,132,155	1,041,377	0	(1,746)	187,426	497,259	170	0
12. Hawaii	HI	0	0	0	0	0	0	0	0
13. Idaho	ID	0	0	0	0	0	0	0	0
14. Illinois	IL	3,890,023	3,324,441	0	435,444	979,273	2,391,164	1,446	0
15. Indiana	IN	3,318,233	2,708,337	0	88,126	240,055	1,051,922	1,118	0
16. Iowa	IA	618,871	473,549	0	4,160	88,775	184,949	196	0
17. Kansas	KS	0	0	0	0	0	0	0	0
18. Kentucky	KY	2,013,238	2,175,667	0	436,553	929,255	1,528,480	1,210,470	0
19. Louisiana	LA	14,616	2,003	0	0	3,392	3,451	0	0
20. Maine	ME	0	0	0	0	0	0	0	0
21. Maryland	MD	326,779	323,325	0	76,859	111,708	302,245	37	0
22. Massachusetts	MA	7,097	7,117	0	0	(305)	1,121	0	0
23. Michigan	MI	2,138,817	2,050,516	0	903,302	1,468,736	5,462,795	1,143	0
24. Minnesota	MN	2,618,114	2,453,889	2,213	162,932	235,769	2,126,251	1,002	0
25. Mississippi	MS	900	977	0	0	71	364	0	0
26. Missouri	MO	18,441	25,444	0	0	(927)	9,302	0	0
27. Montana	MT	0	0	0	0	(85)	91	0	0
28. Nebraska	NE	57,799	33,343	0	0	6,334	13,541	0	0
29. Nevada	NV	15,943	9,728	0	0	3,845	5,117	0	0
30. New Hampshire	NH	0	0	0	0	0	0	0	0
31. New Jersey	NJ	0	0	0	0	(867)	.509	0	0
32. New Mexico	NM	338,445	326,372	0	13,751	67,302	178,701	46	0
33. New York	NY	16,686	52,511	0	(92,623)	(98,892)	9,100	0	0
34. North Carolina	NC	317,189	300,923	0	44,447	113,494	187,777	6	0
35. North Dakota	ND	965,049	1,458,385	0	0	(45,717)	260,010	0	0
36. Ohio	OH	22,634,936	21,265,816	0	7,630,691	3,697,689	8,662,310	21,568	0
37. Oklahoma	OK	99,178	87,869	0	20	7,313	.33,557	0	0
38. Oregon	OR	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	1,004,405	1,778,983	0	250,778	2,959,588	4,118,358	563	0
40. Rhode Island	RI	0	0	0	0	(3)	.5	0	0
41. South Carolina	SC	2,156,865	1,693,650	0	408,541	1,100,476	1,175,524	165	0
42. South Dakota	SD	654,828	1,112,849	0	(300)	(48,574)	213,609	0	0
43. Tennessee	TN	664,885	425,418	0	70,674	88,753	643,783	224	0
44. Texas	TX	1,193,171	855,956	0	13,476	205,854	333,738	6	0
45. Utah	UT	125	110	0	0	.29	.71	0	0
46. Vermont	VT	0	0	0	0	0	0	0	0
47. Virginia	VA	761,640	562,648	0	129,681	162,921	228,203	79	0
48. Washington	WA	58,021	45,066	0	500	15,073	.17,362	0	0
49. West Virginia	WV	3,413,084	2,915,561	0	(1,888)	180,244	1,053,706	218	0
50. Wisconsin	WI	1,369,498	863,457	0	165,530	559,628	522,550	141	0
51. Wyoming	WY	32,569	54,928	0	0	(3,633)	16,489	0	0
52. American Samoa	AS	0	0	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0	0	0
57. Canada	CAN	0	0	0	0	0	0	0	0
58. Aggregate other alien ..	OT	0	0	0	0	0	0	0	0
59. Totals	XXX	54,444,546	51,016,627	2,213	11,300,029	14,984,630	33,299,320	1,239,054	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 4. Q - Qualified - Qualified or accredited reinsurer..... 0
 2. R - Registered - Non-domiciled RRGs..... 0 5. D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile..... 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 6. N - None of the above - Not allowed to write business in the state..... 14

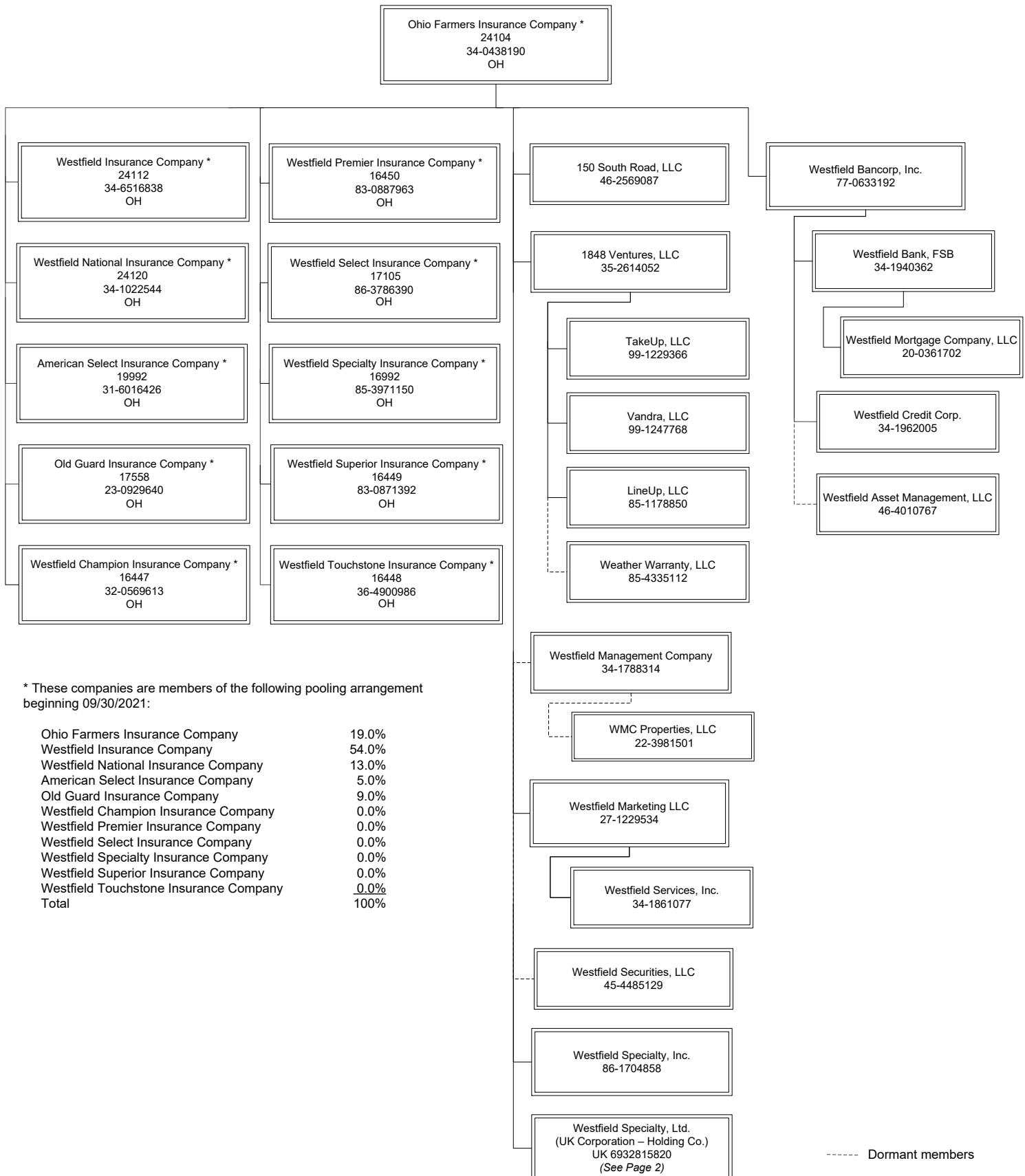
(b) Explanation of basis of allocation of premiums by states, etc.

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Ohio Farmers Insurance Company

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

PART 1 – ORGANIZATIONAL CHART



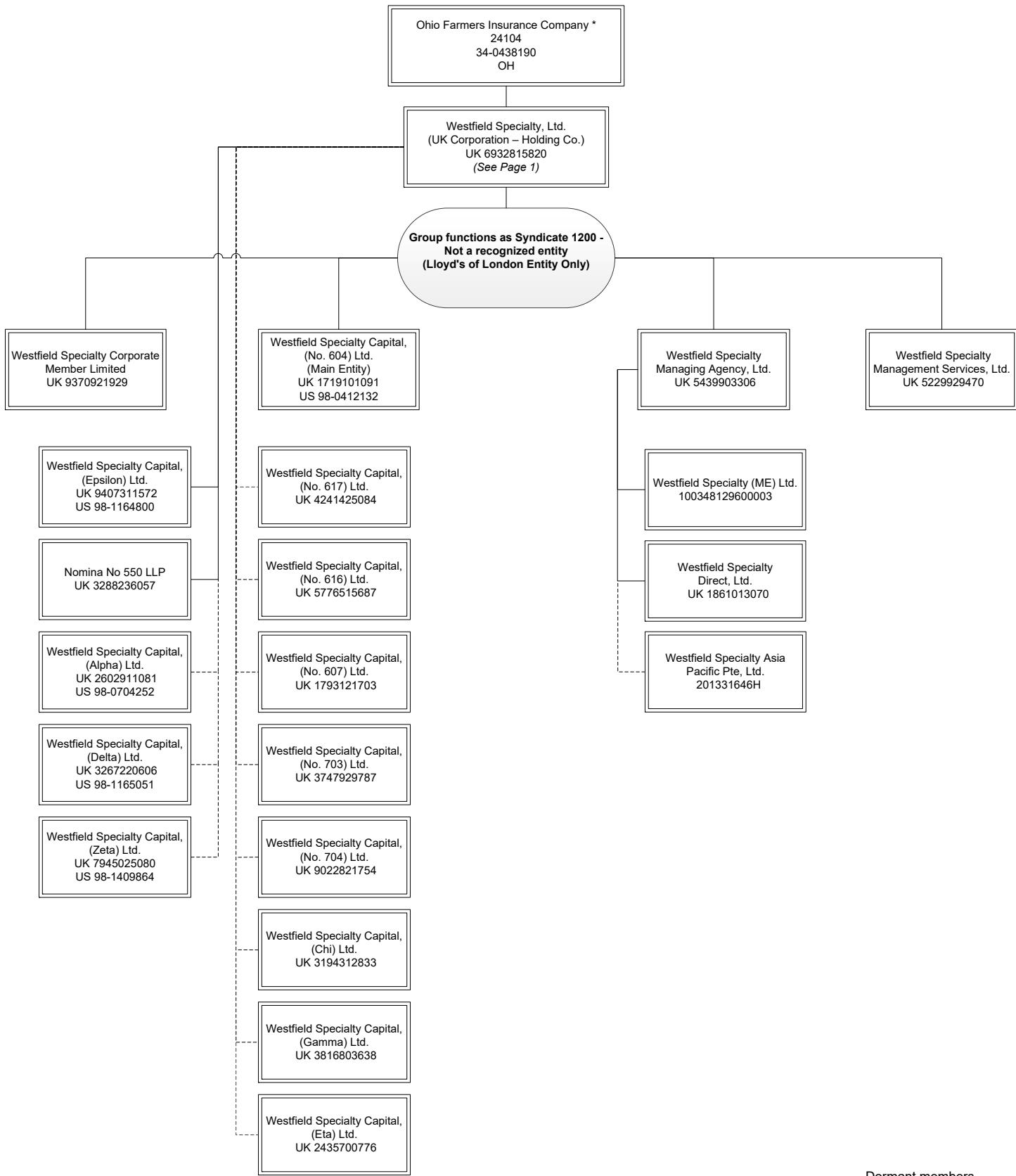
* These companies are members of the following pooling arrangement beginning 09/30/2021:

Ohio Farmers Insurance Company	19.0%
Westfield Insurance Company	54.0%
Westfield National Insurance Company	13.0%
American Select Insurance Company	5.0%
Old Guard Insurance Company	9.0%
Westfield Champion Insurance Company	0.0%
Westfield Premier Insurance Company	0.0%
Westfield Select Insurance Company	0.0%
Westfield Specialty Insurance Company	0.0%
Westfield Superior Insurance Company	0.0%
Westfield Touchstone Insurance Company	0.0%
Total	100%

ANNUAL STATEMENT FOR THE YEAR 2024 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 2024 OF THE Ohio Farmers Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Deposit in pools	1,679,252	1,679,252	0	0
2505. Inventory	167,042	167,042	0	0
2506. Overfunded pension asset	(75,569,528)	(75,569,528)	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	(73,723,234)	(73,723,234)	0	0

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Inventory	167,042	297,628	130,586
2505. Overfunded pension asset	(75,569,528)	(82,602,617)	(7,033,089)
2597. Summary of remaining write-ins for Line 25 from overflow page	(75,402,486)	(82,304,989)	(6,902,503)