



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2011
OF THE CONDITION AND AFFAIRS OF THE

Bristol West Insurance Company

NAIC Group Code 0212 (Current) 0212 (Prior) NAIC Company Code 19658 Employer's ID Number 38-1865162

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Incorporated/Organized 02/09/1968 Commenced Business 06/10/1968

Statutory Home Office Rockside Center III 5990 West Creek Road (Street and Number), Independence, OH 44131 (City or Town, State and Zip Code)

Main Administrative Office 5701 Stirling Road (Street and Number), Davie, FL 33314 (City or Town, State and Zip Code), 954-316-5200 (Area Code) (Telephone Number)

Mail Address 5701 Stirling Road (Street and Number or P.O. Box), Davie, FL 33314 (City or Town, State and Zip Code)

Primary Location of Books and Records 5701 Stirling Road (Street and Number), Davie, FL 33314 (City or Town, State and Zip Code), 954-316-5200 (Area Code) (Telephone Number)

Internet Web Site Address www.bristolwest.com

Statutory Statement Contact Edward John Steinman (Name), 954-316-5164 (Area Code) (Telephone Number), edward.steinman@farmersinsurance.com (E-mail Address), 954-316-5218 (FAX Number)

OFFICERS

President Robert Davis Sadler

Treasurer Edward John Steinman

Secretary Gregory Jerome Hammond

OTHER

Maria Eugenia Aguilera	Frank Joseph Ceglar Jr.	Jeffrey John Dailey
Scott Robert Lindquist	Bryan Francis Murphy	Ronald Gregory Myhan
James Leslie Nutting	Denise Elaine Ruggiero	Mhayse Gokul Samalya
Audrey Elaine Sylvan	Frank Robert Woudstra	

DIRECTORS OR TRUSTEES

Jeffrey John Dailey	Ronald G. Myhan	Robert Davis Sadler
Edward John Steinman	Frank Robert Woudstra	

State of Florida

County of Broward

SS:

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.

Robert D. Sadler
President

Gregory J. Hammond
Secretary

Edward J. Steinman
Treasurer

Subscribed and sworn to before me this 13 day of May, 2011

a. Is this an original filing? Yes [X] No []

b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Nancy Becker
Notary Public
10/22/2013

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	69,822,122		69,822,122	70,814,111
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(2,834,908)), cash equivalents (\$) and short-term investments (\$27,318,069)	24,483,161		24,483,161	26,098,402
6. Contract loans (including \$ premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	94,305,283		94,305,283	96,912,513
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	679,523	12,527	666,996	894,512
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,959,290	4,234,270	1,725,020	1,967,041
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	59,054,617		59,054,617	59,213,380
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	55,285,948		55,285,948	48,103,635
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	3,048,681	1,147,329	1,901,352	1,913,687
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	175,985		175,985	181,266
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	218,509,327	5,394,126	213,115,201	209,186,034
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	218,509,327	5,394,126	213,115,201	209,186,034
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Other	175,985		175,985	181,266
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	175,985		175,985	181,266

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$)	5,901,442	6,202,043
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	677,631	813,054
4. Commissions payable, contingent commissions and other similar charges	3,628,168	3,132,221
5. Other expenses (excluding taxes, licenses and fees)	205,177	208,699
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,491,116	1,691,065
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	1,652,880	1,652,880
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$77,508,210 and including warranty reserves of \$)		
10. Advance premium	816,514	683,077
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	134,076,214	137,741,403
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	18,138,353	9,841,969
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	3,154,901	3,979,167
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	169,742,396	165,945,578
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	169,742,396	165,945,578
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	18,000,000	18,000,000
35. Unassigned funds (surplus)	22,372,805	22,240,456
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	43,372,805	43,240,456
38. Totals (Page 2, Line 28, Col. 3)	213,115,201	209,186,034
DETAILS OF WRITE-INS		
2501. Ceded financing fees payable	1,904,185	2,659,427
2502. Checks pending escheatment	1,250,716	1,319,740
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	3,154,901	3,979,167
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$67,361,015)	67,289,512	73,535,960	294,977,436
1.2 Assumed (written \$)			
1.3 Ceded (written \$67,361,015)	67,289,512	66,213,170	294,977,436
1.4 Net (written \$)		7,322,790	
DEDUCTIONS:			
2. Losses incurred (current accident year \$):			
2.1 Direct	49,771,459	43,139,953	180,721,445
2.2 Assumed			
2.3 Ceded	48,926,566	42,897,751	184,027,960
2.4 Net	844,893	242,202	(3,306,515)
3. Loss adjustment expenses incurred	49,119	712,368	(526,677)
4. Other underwriting expenses incurred	3,228	1,109,300	(1,324,089)
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	897,240	2,063,870	(5,157,281)
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(897,240)	5,258,920	5,157,281
INVESTMENT INCOME			
9. Net investment income earned	716,763	756,993	3,104,295
10. Net realized capital gains (losses) less capital gains tax of \$			(80,405)
11. Net investment gain (loss) (Lines 9 + 10)	716,763	756,993	3,023,890
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$132,239 amount charged off \$1,733,400)	(1,601,161)		(1,398,143)
13. Finance and service charges not included in premiums	3,502,589	4,051,086	15,789,838
14. Aggregate write-ins for miscellaneous income	(1,896,828)	(3,644,910)	(14,352,429)
15. Total other income (Lines 12 through 14)	4,600	406,176	39,266
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(175,877)	6,422,089	8,220,437
17. Dividends to policyholders			
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)	(175,877)	6,422,089	8,220,437
19. Federal and foreign income taxes incurred	(96,000)	2,128,730	1,776,758
20. Net income (Line 18 minus Line 19)(to Line 22)	(79,877)	4,293,359	6,443,679
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	43,240,456	40,853,689	40,853,689
22. Net income (from Line 20)	(79,877)	4,293,359	6,443,679
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$41,841	110,979		(370,382)
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(4,639)	494,717	873,042
27. Change in nonadmitted assets	105,886	(1,740,485)	(4,559,573)
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Lines 22 through 37).....	132,349	3,047,591	2,386,766
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	43,372,805	43,901,280	43,240,456
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)			
1401. Ceded financing fees	(3,502,589)	(3,645,977)	(15,789,838)
1402. Other expenses – ceded	1,601,161		1,398,143
1403. Other Income	4,600	1,067	39,266
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(1,896,828)	(3,644,910)	(14,352,429)
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)			

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	(2,963,018)	27,676,299	20,489,811
2. Net investment income	1,017,445	1,150,467	3,859,332
3. Miscellaneous income	4,600	406,176	39,266
4. Total (Lines 1 to 3)	(1,940,973)	29,232,942	24,388,409
5. Benefit and loss related payments	8,327,807	26,464,700	28,767,715
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	(104,706)	2,092,628	1,005,714
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(96,000)	1,176,107	939,607
10. Total (Lines 5 through 9)	8,127,101	29,733,435	30,713,036
11. Net cash from operations (Line 4 minus Line 10)	(10,068,074)	(500,493)	(6,324,627)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	3,959,116	463,731	9,617,824
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds		2,000,000	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,959,116	2,463,731	9,617,824
13. Cost of investments acquired (long-term only):			
13.1 Bonds	2,983,682	5,053,542	7,053,362
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,983,682	5,053,542	7,053,362
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	975,434	(2,589,811)	2,564,462
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	7,477,399	19,147,017	676,922
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	7,477,399	19,147,017	676,922
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) ..	(1,615,241)	16,056,713	(3,083,243)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	26,098,402	29,181,645	29,181,645
19.2 End of period (Line 18 plus Line 19.1)	24,483,161	45,238,358	26,098,402

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

--	--	--	--

Note 1 - Summary of Significant Accounting Policies

- A. The accompanying financial statements of Bristol West Insurance Company (the “Company” or “BWIC”) have been prepared in accordance with the National Association of Insurance Commissioners (“NAIC”) Accounting Practices and Procedures manual, and accounting practices prescribed or permitted by the Ohio Insurance Department. There are no differences in the Company’s net income or surplus resulting from utilizing state permitted accounting practices versus those adopted by the NAIC.
- B, C. – No significant changes to disclose since the most recently filed annual statement.

Note 2 - Accounting Changes and Corrections of Errors

- A. Not applicable.
- B. No significant changes to disclose since the most recently filed annual statement.

Note 3 - Business Combinations and Goodwill

A, B, C. - Not applicable.

Note 4 - Discontinued Operations

Not applicable.

Note 5 - Investments

- A. Mortgage Loans - Not applicable.
- B. Debt Restructuring - Not applicable.
- C. Reverse Mortgages - Not applicable.
- D. Loan Backed Securities
1. Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker dealer survey values. These assumptions are consistent with the current interest rate and economic environment.
 2. Not applicable.
 3. All loan-backed Other Than Temporary Impairment (“OTTI”) securities were classified as such based on the fact that the present value of cash flows expected to be collected is less than the amortized cost basis of the security. See aggregate totals from the table below.

Securities with a recognized OTTI currently held by the Company:

1	2	3	4	5	6	7
Cusip	Book/Adj Carrying Value Amortized Cost Before Current Period OTTI	Projected Cash flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value	Date of Financial Statement Where Reported
74957VAQ2	\$ 2,972,141	\$ 2,856,000	\$ (116,141)	\$ 2,856,000	\$ 2,536,743	6/30/2010
Total	\$ 2,972,141	\$ 2,856,000	\$ (116,141)	\$ 2,856,000	\$ 2,536,743	

4. All impaired securities (fair value is less than cost or amortized cost) for which OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):

Unrealized Losses Less than 12 months		Unrealized Losses 12 Months or More	
Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
\$ 2,884,089	\$ (164,217)	\$ 3,471,255	\$ (234,973)

5. All loan-backed and structured securities were reviewed to determine if there were any indications of potential OTTI. If any indication of OTTI existed, then a cash flow and credit support analysis were performed. If it was determined that the Company was to have received less than 100% contractual cash flows, an OTTI was measured and taken in accordance with SSAP 43R.

E. Repurchase Agreements - Not applicable.

F. Real Estate - Not applicable.

G. Low-income Housing Tax Credits - Not applicable.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

A. Not applicable.

B. Not applicable.

Note 7 - Investment Income

A. No significant changes to disclose since the most recently filed annual statement.

B. Not applicable.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

No significant changes to disclose since the most recently filed annual statement.

Note 10 - Information Concerning Parent, Subsidiaries and Affiliates

A, B, C, D. - No significant changes to disclose since the most recently filed annual statement.

E. Not applicable.

F, G, H. - No significant changes to disclose since the most recently filed annual statement.

I, J, K. - Not applicable.

Note 11 - Debt

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Post Employment Benefits and Compensated Absences and Other Benefit Plans

- A. Defined Benefit Plans - Not applicable.
- B. Defined Contribution Plans – Not applicable.
- C. Multi-employer Plans - Not applicable.
- D. Consolidated/Holding Company Plans - Not applicable.
- E. No significant changes to disclose since the most recently filed annual statement.
- F. Impact of Medicare Modernization Act on Postretirement Benefits – Not applicable.

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

- A, B, C, D, E – No significant changes to disclose since the most recently filed annual statement.
- F, G, H. - Not applicable.
- I. No significant changes to disclose since the most recently filed annual statement.
- J, K, L. - Not applicable.

Note 14 - Contingencies

- A. Contingent Commitments - Not applicable
- B, C, D, E, – No significant changes to disclose since the most recently filed annual statement.

Note 15 - Leases

- A. Lessee Operating Leases – None.
- B. Lessor Leasing Arrangements - None.

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

- A, B. Not applicable.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

- A, B, C. Not applicable.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

A, B, C. Not applicable.

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

A. No significant changes to disclose since the most recently filed annual statement.

Note 20 – Fair Value Measurements

A. Inputs Used for Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements by Levels 1, 2 and 3

The Company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the table below.

Level 1 – Liquid investments traded in active market and valued based on unadjusted quoted prices. Assets in this category are preferred and common stock securities.

Level 2 – Bonds, preferred stocks, common stocks and call options which are not exchange traded. These securities are valued based upon models with observable inputs (for example, market interest rates, credit spreads, etc.). They may have been determined by independent pricing services using observable inputs.

Level 3 – Investments valued based upon models with “significant” non-observable inputs (assumptions). Such assumptions can be about loss severities, prepayment speed, interest rate volatilities, earnings forecast, comparable sales, etc.

(1) Description	(2) Level 1	(3) Level 2	(4) Level 3	(5) Total
Assets at Fair Value:				
Bonds	\$ -	\$ -	\$ 6,163,146	\$ 6,163,146
Total Assets at Fair Value	\$ -	\$ -	\$ 6,163,146	\$ 6,163,146

2. Rollforward of Level 3 Items

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Balance at 01/01/2010	Transfer in / (out) of Level 3	Total Gains / (Losses) included in Net Income	Total Gains / (Losses) included in Surplus	Purchases, Issuances, Sales and Settlements	Securities now reported at FV	Securities no longer reported at Fair Value	Balance at 12/31/2010
Loan-Backed Securities	\$ 6,157,300	\$ -	\$ 9,336	\$ 69,138	\$ (72,628)	\$ -	\$ -	\$ 6,163,146
Total	\$ 6,157,300	\$ -	\$ 9,336	\$ 69,138	\$ (72,628)	\$ -	\$ -	\$ 6,163,146

3. Policy on Transfers In and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an investment to be transferred in or out of Level 3.

4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Bonds carried at fair value categorized as Level 3 were valued using unobservable inputs. These unobservable inputs reflect our own assumptions about the criteria that market

participants would use in pricing these assets (including assumptions about risk). These assumptions were based on the best information available in the circumstances.

Note 21 - Other Items

A, B. – Not applicable.

C, D. – No significant changes to disclose since the most recently filed annual statement.

E, F, G, H, I. – Not applicable.

Note 22 - Events Subsequent

There are no events subsequent to the close of the books for the Company that would have had a material effect on the financial condition of the Company as of March 31, 2011.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables – No significant changes to disclose since the most recently filed annual statement.

B. Reinsurance Recoverables in Dispute - None.

C. Reinsurance Assumed and Ceded – No significant changes to disclose since the most recently filed annual statement.

D. Uncollectible Reinsurance - None.

E. Commutation of Ceded Reinsurance – None.

F. Retroactive Reinsurance - None.

G. Reinsurance Accounted for as a Deposit - None.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

A, B, C, D. Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Loss reserve estimates are based on forecasts of the ultimate settlement of claims and are subject to uncertainty with respect to future events. Loss reserve amounts are based on management's informed estimates and judgments, using data currently available. Reserve amounts and the underlying actuarial factors and assumptions are regularly analyzed and adjusted to reflect new information. Such reevaluation is a normal, recurring activity that is inherent in the process of loss reserve estimation and therefore, no assurances can be given that reserve development will not occur in the future.

The provision for losses and loss adjustment expenses attributable to insured events of prior years increased by \$894,012 in 2011, primarily as a result of loss development trends in Colorado BI and Michigan PIP coverages.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 - Participating Accident and Health Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

Not applicable.

Note 31 - High Deductibles

Not applicable.

Note 32 - Discounting of Liabilities for Unpaid Losses and Unpaid Loss Adjustment Expenses

A, B, C. - Not applicable.

Note 33 - Asbestos/Environmental Reserves

A, B, C, D, E, F. - Not applicable.

Note 34 - Subscriber Savings Accounts

Not applicable.

Note 35 - Multiple Peril Crop Insurance

Not applicable.

Note 36 – Financial Guaranty Insurance

Not applicable

Note 37 - Agent Balances Certification

The Company does not have balances in the process of collection due from controlling persons.

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [] No [X]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [] No []
- 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.

Have there been any substantial changes in the organizational chart since the prior quarter end?
If yes, complete the Schedule Y - Part 1 - organizational chart.

Yes [] No [X]
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 4.2

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?
If yes, attach an explanation.

Yes [] No [X] N/A []
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2009
- 6.2

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.

12/31/2009
- 6.3

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).

03/14/2011
- 6.4

By what department or departments?
Ohio Department of Insurance
- 6.5

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]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]
- 7.1

Has this 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]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

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

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), 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 OTS	6 FDIC	7 SEC

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

- 9.1

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?
(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.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 10.2

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

\$

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$
13.

Amount of real estate and mortgages held in short-term investments:

\$
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End
Book/Adjusted
Carrying Value | Current Quarter
Book/Adjusted
Carrying Value |
| 14.21 Bonds | \$ | \$ |
| 14.22 Preferred Stock | \$ | \$ |
| 14.23 Common Stock | \$ | \$ |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ | \$ |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No []

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

16. 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 []
- 16.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
J.P. Morgan Chase Bank, N.A.	4 New York Plaza North American Ins., 15th Floor New York, NY 10004

- 16.2 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)

- 16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]
- 16.4 If yes, give full information relating thereto:

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

- 16.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
104518	Deutsche Asset Management	DeAm, Insurance Advisory Services 345 Park Ave. New York, NY 10017

- 17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 17.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] N/A [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of " tabular reserves") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL										

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

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

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

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

6.4 If yes, please provide the balance of the funds administered as of the reporting date\$.....

SCHEDULE F - CEDED REINSURANCE

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Is Insurer Authorized? (Yes or No)
		NONE		

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

		1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
			2	3	4	5	6	7
States, etc.		Active Status	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
1.	Alabama AL	L	1,594,694	1,270,831	574,231	310,972	1,075,918	619,092
2.	Alaska AK	N						
3.	Arizona AZ	L						
4.	Arkansas AR	L	843,328	1,596,229	462,542	762,563	1,222,932	1,295,811
5.	California CA	N						
6.	Colorado CO	L	15,669,359	15,849,771	10,585,393	9,441,722	27,087,137	20,147,853
7.	Connecticut CT	L						
8.	Delaware DE	L						
9.	District of Columbia DC	L						
10.	Florida FL	L	815,800	1,052,468	689,304	1,134,674	1,290,602	1,570,053
11.	Georgia GA	L	109,576	210,351	38,884	283,092	240,809	338,426
12.	Hawaii HI	L						
13.	Idaho ID	L	770,752	1,446,321	428,669	405,168	727,719	854,015
14.	Illinois IL	L	4,179,064	4,060,738	2,419,925	2,329,544	5,800,592	3,838,490
15.	Indiana IN	L	7,116,420	8,650,357	5,572,334	4,738,627	8,773,621	8,634,499
16.	Iowa IA	L	1,024,236	1,326,346	736,854	823,695	1,760,786	1,507,215
17.	Kansas KS	L	1,340,171	2,253,083	714,325	774,840	1,262,335	1,234,920
18.	Kentucky KY	L	2,634,219	1,486,145	1,259,821	1,069,556	2,481,604	1,819,248
19.	Louisiana LA	L						
20.	Maine ME	L	1,593,507	1,471,817	1,558,297	1,050,352	2,442,536	2,420,080
21.	Maryland MD	L						
22.	Massachusetts MA	N						
23.	Michigan MI	L	167,462	309,541	2,740,813	4,313,912	22,877,420	31,301,068
24.	Minnesota MN	N						
25.	Mississippi MS	N						
26.	Missouri MO	L	2,716,936	4,883,102	1,767,645	1,722,612	3,649,796	2,985,493
27.	Montana MT	L	1,149,712	809,053	608,343	128,186	1,373,342	220,080
28.	Nebraska NE	L	1,659,236	2,799,778	1,323,564	1,764,899	4,098,303	4,117,298
29.	Nevada NV	N						
30.	New Hampshire NH	L	1,175,187	1,380,532	912,270	1,387,436	2,043,077	2,172,287
31.	New Jersey NJ	N						
32.	New Mexico NM	L	1,602,531	3,029,149	839,073	933,178	2,490,131	1,642,338
33.	New York NY	N						
34.	North Carolina NC	N						
35.	North Dakota ND	L	375,856	338,393	190,925	243,477	316,148	140,662
36.	Ohio OH	L	1,726,740	1,840,097	1,090,652	1,138,568	2,598,713	1,853,748
37.	Oklahoma OK	L	2,797,382	3,854,167	1,980,687	2,460,189	4,743,915	4,801,909
38.	Oregon OR	L						
39.	Pennsylvania PA	L	4,463,864	4,006,356	2,627,411	2,575,105	7,768,071	5,645,209
40.	Rhode Island RI	L						
41.	South Carolina SC	L	3,768,038	3,215,381	1,894,013	2,161,311	5,073,081	4,894,968
42.	South Dakota SD	L	236,915	268,870	139,333	106,936	268,626	109,540
43.	Tennessee TN	L						
44.	Texas TX	N						
45.	Utah UT	L	6,258,395	8,291,191	4,191,405	4,058,957	6,658,390	5,935,311
46.	Vermont VT	L						
47.	Virginia VA	L	185,070	281,414	132,057	264,144	300,945	826,979
48.	Washington WA	N						
49.	West Virginia WV	L						
50.	Wisconsin WI	L	1,386,564	2,163,549	825,455	1,601,387	3,017,283	3,372,772
51.	Wyoming WY	N						
52.	American Samoa AS	N						
53.	Guam GU	N						
54.	Puerto Rico PR	N						
55.	U.S. Virgin Islands VI	N						
56.	Northern Mariana Islands MP	N						
57.	Canada CN	N						
58.	Aggregate Other Alien OT	XXX						
59.	Totals	(a) 39	67,361,015	78,145,030	46,304,225	47,985,102	121,443,832	114,299,364
DETAILS OF WRITE-INS								
5801.		XXX						
5802.		XXX						
5803.		XXX						
5898.	Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899.	Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART - 1 ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
20th Century Insurance Services, Inc.	95-4723863	NA	NV	21st Century Insurance Group	100.00
21st Century Advantage Insurance Company	22-3398993	25232	MN	21st Century North America Insurance Company	100.00
21st Century Assurance Company	13-3551577	44245	DE	Farmers Insurance Exchange	80.00
21st Century Assurance Company	13-3551577	44245	DE	Fire Insurance Exchange	10.00
21st Century Assurance Company	13-3551577	44245	DE	Truck Insurance Exchange	10.00
21st Century Auto Insurance Company of New Jersey	22-3337475	10184	NJ	21st Century Centennial Insurance Company	100.00
21st Century Casualty Company	95-4136306	36404	CA	21st Century Insurance Group	100.00
21st Century Centennial Insurance Company	23-2044095	34789	PA	Farmers Insurance Exchange	80.00
21st Century Centennial Insurance Company	23-2044095	34789	PA	Fire Insurance Exchange	10.00
21st Century Centennial Insurance Company	23-2044095	34789	PA	Truck Insurance Exchange	10.00
21st Century Indemnity Insurance Company	13-1967524	43974	PA	21st Century Premier Insurance Company	100.00
21st Century Insurance and Financial Services, Inc.	51-0283170	NA	DE	Farmers Insurance Exchange	80.00
21st Century Insurance and Financial Services, Inc.	51-0283170	NA	DE	Fire Insurance Exchange	10.00
21st Century Insurance and Financial Services, Inc.	51-0283170	NA	DE	Truck Insurance Exchange	10.00
21st Century Insurance Company	95-2565072	12963	CA	21st Century Insurance Group	100.00
21st Century Insurance Company of the Southwest	86-0812982	10245	TX	21st Century Insurance Group	100.00
21st Century Insurance Group	95-1935264	NA	DE	Farmers Insurance Exchange	80.00
21st Century Insurance Group	95-1935264	NA	DE	Fire Insurance Exchange	10.00
21st Century Insurance Group	95-1935264	NA	DE	Truck Insurance Exchange	10.00
21st Century National Insurance Company	13-3801089	36587	NY	21st Century Security Insurance Company	100.00
21st Century North America Insurance Company	13-3333609	32220	NY	Farmers Insurance Exchange	80.00
21st Century North America Insurance Company	13-3333609	32220	NY	Fire Insurance Exchange	10.00
21st Century North America Insurance Company	13-3333609	32220	NY	Truck Insurance Exchange	10.00
21st Century Pacific Insurance Company	02-0226203	23795	CO	Farmers Insurance Exchange	80.00
21st Century Pacific Insurance Company	02-0226203	23795	CO	Fire Insurance Exchange	10.00
21st Century Pacific Insurance Company	02-0226203	23795	CO	Truck Insurance Exchange	10.00
21st Century Pinnacle Insurance Company	13-3922232	10710	NJ	21st Century North America Insurance Company	100.00
21st Century Preferred Insurance Company	95-2743473	22225	PA	21st Century Centennial Insurance Company	100.00
21st Century Premier Insurance Company	22-1721971	20796	PA	21st Century Centennial Insurance Company	100.00
21st Century Security Insurance Company	02-0227294	23833	PA	Farmers Insurance Exchange	80.00
21st Century Security Insurance Company	02-0227294	23833	PA	Fire Insurance Exchange	10.00
21st Century Security Insurance Company	02-0227294	23833	PA	Truck Insurance Exchange	10.00
21st Century Superior Insurance Company	95-4232263	43761	CA	21st Century North America Insurance Company	100.00
50th State Risk Management Services, Inc.	99-0215429	NA	HI	Hawaii Insurance Consultants, Ltd.	100.00
Aktiengesellschaft Assuricum	N/A	N/A	Switzerland	Zurich Insurance Company Ltd.	99.60
Allied Zurich Holdings Limited	N/A	N/A	CI	Zurich Financial Services Ltd.	100.00
Allied Zurich Limited UK	N/A	N/A	UK	Zurich Financial Services Ltd.	100.00
Alpina International	AA-1460010	N/A	Switzerland	Zurich Insurance Company Ltd.	100.00
American Federation Insurance Company	59-2326047	43699	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00
American Guarantee and Liability Insurance Company	36-6071400	26247	NY	Zurich American Insurance Company	100.00
American Pacific Insurance Company, Inc.	13-3953213	10805	HI	Farmers Insurance Hawaii, Inc.	100.00
American Zurich Insurance Company	36-3141762	40142	IL	Steadfast Insurance Company	100.00
Apex Adjustment Bureau, Inc.	59-2029544	N/A	FL	Bristol West Holdings, Inc.	100.00
Assurance Company of America	13-6081895	19305	NY	Maryland Casualty Company	100.00
Bayview Adjustment Bureau, Inc.	65-0221990	N/A	CA	Bristol West Holdings, Inc.	100.00

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART - 1 ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
BFP Securities, LLC	13-4097988	N/A	DE	Zurich Benefit Finance, LLC (See note 2)	50.00
Bristol West Casualty Insurance Company	34-1893500	11034	OH	Coast National Insurance Company	100.00
Bristol West Holdings, Inc.	13-3994449	N/A	FL	Farmers Insurance Exchange	42.00
Bristol West Holdings, Inc.	13-3994449	N/A	FL	Fire Insurance Exchange	03.75
Bristol West Holdings, Inc.	13-3994449	N/A	FL	Truck Insurance Exchange	06.75
Bristol West Holdings, Inc.	13-3994449	N/A	FL	Mid-Century Insurance Company	47.50
Bristol West Insurance Company	38-1865162	19658	OH	Coast National Insurance Company	100.00
Bristol West Insurance Services Inc., of Florida	65-0616769	N/A	FL	Bristol West Holdings, Inc.	100.00
Bristol West Insurance Services of California, Inc.	65-0880876	N/A	CA	Bristol West Holdings, Inc.	100.00
Bristol West Insurance Services of Georgia, Inc.	65-0956634	N/A	GA	Bristol West Holdings, Inc.	100.00
Bristol West Insurance Services of Nevada, Inc.	65-0919338	N/A	NV	Bristol West Holdings, Inc.	100.00
Bristol West Insurance Services of Pennsylvania, Inc.	65-0935354	N/A	PA	Bristol West Holdings, Inc.	100.00
Bristol West Insurance Services of Texas, Inc.	75-2791620	N/A	TX	Bristol West Holdings, Inc.	100.00
Bristol West Preferred Insurance Company	86-1174452	12774	MI	Bristol West Holdings, Inc.	100.00
Centre Financial Services Holdings Limited	N/A	N/A	BDA	Centre Group Holdings Limited	100.00
Centre Group Holdings (U.S.) Limited	13-4038482	N/A	DE	Centre Solutions (Bermuda) Limited	100.00
Centre Group Holdings Limited	N/A	N/A	BDA	CMSH Limited	100.00
Centre Insurance Company	13-2653231	34649	DE	Centre Solutions (U.S.) Limited	100.00
Centre Life Insurance Company	04-1589940	80896	MA	Centre Solutions (U.S.) Limited	100.00
Centre Reinsurance (U.S.) Limited	AA-3190673	N/A	BDA	Centre Group Holdings (U.S.) Limited	100.00
Centre Solutions (Bermuda) Limited	N/A	N/A	BDA	Centre Group Holdings Limited	100.00
Centre Solutions (U.S.) Limited	AA-3190822	N/A	BDA	Centre Group Holdings (U.S.) Limited	100.00
Chilena Consolidada Seguros de Vida S.A	N/A	N/A	Chile	Inversiones Suizo Chilena S.A	98.90
Chilena Consolidada Seguros Generales S.A	AA-2280100	N/A	Chile	Inversiones Suizo Chilena S.A (See note 3)	82.40
Chilena Consolidada Seguros Generales S.A	AA-2280100	N/A	Chile	Chilena Consolidada Seguros de Vida S.A (See note 3)	7.40
Civic Property & Casualty Co.	95-4528269	10315	CA	Fire Insurance Exchange	80.00
Civic Property & Casualty Co.	95-4528269	10315	CA	Truck Insurance Exchange	20.00
CMSH Limited	N/A	N/A	BDA	Zurich Insurance Company Ltd.	100.00
Coast National General Agency, Inc.	76-0543593	N/A	CA	Bristol West Holdings, Inc.	100.00
Coast National Holding Company	33-0246699	N/A	CA	Bristol West Holdings, Inc.	100.00
Coast National Insurance Company	33-0246701	25089	CA	Coast National Holding Company	100.00
Colonial American Casualty & Surety Company	52-1096670	34347	MD	Fidelity & Deposit Company of Maryland	100.00
Crown Management Services Limited	13-3971194	N/A	DE	CMSH Limited	100.00
Disability Management Services, Inc.	06-1427246	N/A	CT	Centre Group Holdings (U.S.) Limited	40.00
Empire Fire & Marine Insurance Company	47-6022701	21326	NE	Zurich American Insurance Company	100.00
Empire Indemnity Insurance Company	73-6091717	21334	OK	Zurich American Insurance Company	100.00
Exact Property & Casualty Co.	95-4528266	10318	CA	Fire Insurance Exchange	80.00
Exact Property & Casualty Co.	95-4528266	10318	CA	Truck Insurance Exchange	20.00
Farmers Financial Solutions, LLC	77-0530616	N/A	NV	FFS Holding, LLC	100.00
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Insurance Company Ltd. (See Note 1)	87.90
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Financial Services Ltd. (See Note 1)	10.375
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich RegCaPs Funding Limited Partnerships (See Note 1)	01.725
Farmers Insurance Co. of Arizona	95-2626387	21598	AZ	Farmers Insurance Exchange	70.00
Farmers Insurance Co. of Arizona	95-2626387	21598	AZ	Truck Insurance Exchange	20.00
Farmers Insurance Co. of Arizona	95-2626387	21598	AZ	Fire Insurance Exchange	10.00
Farmers Insurance Co. of Idaho	95-2626385	21601	ID	Farmers Insurance Exchange	80.00

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART - 1 ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Farmers Insurance Co. of Idaho	95-2626385	21601	ID	Truck Insurance Exchange	13.30
Farmers Insurance Co. of Idaho	95-2626385	21601	ID	Fire Insurance Exchange	06.70
Farmers Insurance Co. of Oregon	95-2655893	21636	OR	Farmers Insurance Exchange	80.00
Farmers Insurance Co. of Oregon	95-2655893	21636	OR	Truck Insurance Exchange	20.00
Farmers Insurance Co. of Washington	95-2655894	21644	WA	Fire Insurance Exchange	80.00
Farmers Insurance Co. of Washington	95-2655894	21644	WA	Truck Insurance Exchange	20.00
Farmers Insurance Co., Inc.	48-0609012	21628	KS	Farmers Insurance Exchange	90.00
Farmers Insurance Co., Inc.	48-0609012	21628	KS	Fire Insurance Exchange	10.00
Farmers Insurance Exchange	95-2575893	21652	CA	Interinsurance Exchange - See Note 4	
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Farmers Insurance Exchange	80.00
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Fire Insurance Exchange	10.00
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Truck Insurance Exchange	10.00
Farmers Insurance of Columbus, Inc.	31-0956373	36889	OH	Farmers Insurance Exchange	100.00
Farmers New Century Insurance Company	36-4165395	10806	IL	Illinois Farmers Insurance Co.	100.00
Farmers New World Life Insurance Company	91-0335750	63177	WA	Farmers Group, Inc.	100.00
Farmers Reinsurance Company	95-4650862	10873	CA	Farmers Group, Inc.	100.00
Farmers Services Insurance Agency	95-6048990	N/A	CA	Truck Insurance Exchange	100.00
Farmers Services, LLC	35-2281892	N/A	DE	ZFUS Services, LLC	100.00
Farmers Texas County Mutual Insurance Company	74-1067657	24392	TX	County Mutual Company - See Note 5	
FCOA, LLC	27-0342907	N/A	DE	Foremost Insurance Company Grand Rapids, Michigan	100.00
FFS Holding, LLC	77-0530617	N/A	NV	Mid Century Insurance Company	100.00
Fidelity & Deposit Company of Maryland	13-3046577	39306	MD	Zurich American Insurance Company	100.00
Fire Insurance Exchange	95-6235715	21660	CA	Interinsurance Exchange - See Note 6	
Fire Underwriters Association	95-2670247	N/A	CA	Farmers Group, Inc.	100.00
Foremost Affiliated Insurance Services, Inc.	38-2336672	NA	MI	FCOA, LLC	100.00
Foremost County Mutual Insurance Company	38-1721730	29254	TX	County Mutual Company - See Note 7	
Foremost Express Insurance Agency, Inc.	38-2505922	NA	MI	FCOA, LLC	100.00
Foremost Financial Services Corporation	73-0462770	NA	DE	FCOA, LLC	100.00
Foremost Home Services Corporation	38-2260224	NA	MI	FCOA, LLC	100.00
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Farmers Insurance Exchange	80.00
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Fire Insurance Exchange	10.00
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Truck Insurance Exchange	10.00
Foremost Lloyds of Texas	75-1779175	41688	TX	Lloyds Company - See Note 8	
Foremost Property and Casualty Insurance Company	35-1604635	11800	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00
Foremost Signature Insurance Company	38-2430150	41513	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00
GP, LLC	65-1142050	N/A	DE	Bristol West Holdings, Inc.	100.00
Hawaii Insurance Consultants, Ltd.	99-0083322	NA	HI	Farmers Insurance Exchange	80.00
Hawaii Insurance Consultants, Ltd.	99-0083322	NA	HI	Fire Insurance Exchange	10.00
Hawaii Insurance Consultants, Ltd.	99-0083322	NA	HI	Truck Insurance Exchange	10.00
i21 Insurance Services	61-1420182	NA	CA	21st Century Insurance Group	100.00
Illinois Farmers Insurance Co.	36-2661515	21679	IL	Farmers Insurance Exchange	100.00
Insurance Data Systems, G.P.	65-0881673	N/A	FL	Bristol West Holdings, Inc.	99.90
Insurance Data Systems, G.P.	65-0881673	N/A	FL	GP, LLC	00.10
Inversiones Suizo Chilena S.A	N/A	N/A	Chile	Zurich Insurance Company Ltd.	100.00
Leschi Life Assurance Company	20-5623867	12888	SC	Farmers New World Life Insurance Company	100.00
Maryland Casualty Company	52-0403120	19356	MD	Zurich American Insurance Company	100.00

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART - 1 ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Mid Century Insurance Company	95-6016640	21687	CA	Farmers Insurance Exchange	80.00
Mid Century Insurance Company	95-6016640	21687	CA	Fire Insurance Exchange	12.50
Mid Century Insurance Company	95-6016640	21687	CA	Truck Insurance Exchange	07.50
Mid Century Insurance Company of Texas	74-2448744	28673	TX	Farmers Insurance Exchange	100.00
Neighborhood Spirit Property & Casualty Co.	95-4528264	10317	CA	Fire Insurance Exchange	80.00
Neighborhood Spirit Property & Casualty Co.	95-4528264	10317	CA	Truck Insurance Exchange	20.00
Northern Insurance Company of New York	13-5283360	19372	NY	Maryland Casualty Company	100.00
Orange Stone Holdings	N/A	N/A	IRE	CMSH Limited	100.00
Orange Stone Reinsurance	98-0172213	N/A	IRE	Crown Management Services Limited	100.00
Pacific Way Insurance Agency, Inc.	38-2987359	NA	WA	Foremost Affiliated Insurance Services, Inc.	100.00
Pilot Assurance Company Limited	N/A	N/A	UK	Zurich International (Uk) Limited	100.00
Security National Insurance Company	65-0109120	33120	FL	Bristol West Holdings, Inc. - See Note 9	75.00
Security National Insurance Company	65-0109120	33120	FL	Insurance Data Systems, G.P.	25.00
South County Services Company, Inc.	06-1313326	N/A	NY	Sterling Forest LLC	100.00
Steadfast Insurance Company	52-0981481	26387	DE	Zurich American Insurance Company	100.00
Steadfast Santa Clarita Holdings LLC	N/A	N/A	DE	Steadfast Insurance Company	100.00
Sterling Forest LLC	36-4233459	N/A	DE	Zurich American Insurance Company	100.00
Sunrise Insurance Agency of Arizona, Inc.	31-1360491	NA	AZ	Foremost Affiliated Insurance Services, Inc.	100.00
Sunrise Insurance Agency of Texas, Inc.	38-2987749	NA	TX	Foremost Affiliated Insurance Services, Inc.	100.00
Sunrise Insurance Agency, Inc.	88-0266963	NA	NV	Foremost Affiliated Insurance Services, Inc.	100.00
Texas Farmers Insurance Co.	94-1663548	21695	TX	Farmers Insurance Exchange	86.30
Texas Farmers Insurance Co.	94-1663548	21695	TX	Mid Century Insurance Company	13.70
The Zurich Services Corporation	36-3839542	N/A	IL	Zurich Holding Company of America, Inc.	100.00
Truck Insurance Exchange	95-2575892	21709	CA	Interinsurance Exchange - See Note 10	
Truck Underwriters Association	95-2670330	N/A	CA	Farmers Group, Inc.	100.00
Universal Underwriters Acceptance Corporation	48-1148905	N/A	KS	Zurich Holding Company of America, Inc.	100.00
UUBVI Limited	48-1195826	N/A	British Virgin Island	Universal Underwriters Service Corporation	99.99
UUBVI Limited	48-1195826	N/A	British Virgin Island	Universal Underwriters Insurance Services, Inc.	00.01
Universal Underwriters Insurance Company	43-1249228	41181	KS	Zurich American Insurance Company	100.00
Universal Underwriters Insurance Services, Inc.	04-3126497	N/A	MA	Zurich Holding Company of America, Inc.	100.00
Universal Underwriters Life Insurance Company	43-0824418	70173	KS	Universal Underwriters Insurance Company	100.00
Universal Underwriters of Texas Insurance Company	36-3139101	40843	TX	Universal Underwriters Insurance Company	100.00
Universal Underwriters Service Corporation	43-1269296	N/A	MO	Zurich Holding Company of America, Inc.	100.00
Vehicle Dealer Solutions, Inc.	26-1282208	N/A	FL	The Zurich Services Corporation	100.00
Veyond Pacific Technology Solutions, LLC	20-3821099	NA	HI	Farmers Insurance Hawaii, Inc.	99.92
Veyond Pacific Technology Solutions, LLC	20-3821099	NA	HI	American Pacific Insurance Company, Inc.	00.08
Veyond Pacific Technology, Inc.	20-3821011	NA	HI	Veyond Pacific Technology Solutions, LLC	100.00
Veyond Technology Solutions, LLC	04-3726591	NA	HI	Farmers Insurance Hawaii, Inc.	92.22
Veyond Technology Solutions, LLC	04-3726591	NA	HI	American Pacific Insurance Company, Inc.	7.78
Veyond Technology, Inc.	04-3682284	NA	HI	Veyond Technology Solutions, LLC	100.00
Western Star Underwriters, Inc.	74-1593853	NA	TX	FCOA, LLC	100.00
ZFS Finance (USA) LLC II	81-0680889	N/A	DE	Zurich Holding Company of America, Inc.	100.00
ZFS Finance (USA) LLC IV	77-0684539	N/A	DE	Zurich Holding Company of America, Inc.	100.00
ZFS Finance (USA) LLC V	77-0684542	N/A	DE	Zurich Holding Company of America, Inc.	100.00
ZFUS Services, LLC	20-5900744	N/A	DE	Zurich Holding Company of America, Inc.	100.00
ZGEE4 Limited	N/A	N/A	UK	Zurich Specialties London Limited	100.00

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART - 1 ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
ZNA Services, LLC	02-0802795	N/A	DE	ZFUS Services, LLC	100.00
ZSFH LLC	36-3096373	N/A	DE	Zurich Holding Company of America, Inc.	100.00
ZSL Financing Limited	N/A	N/A	UK	Zurich Specialties London Limited	99.00
ZSL Financing Limited	N/A	N/A	UK	Zurich Holdings (UK) Limited	01.00
Zurich Agency Services, Inc.	74-2717532	N/A	TX	Maryland Casualty Company	100.00
Zurich Alternative Asset Management, LLC	86-1164252	N/A	DE	Zurich Holding Company of America, Inc.	100.00
Zurich American Corporation	36-6169781	N/A	DE	Zurich Holding Company of America, Inc.	100.00
Zurich American Insurance Company	36-4233459	16535	NY	Zurich Holding Company of America, Inc.	100.00
Zurich American Insurance Company of Illinois	36-2781080	27855	IL	American Zurich Insurance Company	100.00
Zurich American Life Insurance Company	36-3050975	90557	IL	Zurich American Corporation	100.00
Zurich Australian Insurance Limited	AA-1930995	N/A	Australia	Zurich Financial Services Australia Limited	100.00
Zurich Benefit Finance LLC	13-4186554	N/A	DE	Zurich Holding Company of America, Inc.	100.00
Zurich CZI Management Holding Ltd.	36-4412924	N/A	DE	Zurich Global Investment Management Inc.	100.00
Zurich E&S Insurance Brokerage, Inc.	95-4773780	N/A	CA	Zurich American Insurance Company	100.00
Zurich Espana, Compania de Seguros y Reaseguros, S.A	AA-1840150	N/A	Spain	Zurich Insurance Company Ltd.	88.79
Zurich Espana, Compania de Seguros y Reaseguros, S.A	AA-1840150	N/A	Spain	Zurich Insurance Plc - UK Branch	11.21
Zurich Finance (USA), Inc.	36-4228642	N/A	DE	Zurich Holding Company of America, Inc.	100.00
Zurich Financial Services Australia Limited	AA-1930995	N/A	Australia	Zurich Insurance Company Ltd.	100.00
Zurich Global (Bermuda), Ltd.	AA-3190947	N/A	BDA	Zurich Holding Company of America, Inc.	100.00
Zurich Global Corporate (UK) Limited	N/A	N/A	UK	Zurich Specialties London Limited	100.00
Zurich Global Investment Management Inc.	04-3729755	N/A	DE	Zurich Holding Company of America, Inc.	100.00
Zurich Holding (UK) Limited	N/A	N/A	UK	Zurich Insurance Company Ltd.	100.00
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Zurich Insurance Company Ltd.	99.87
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Crown Management Services Limited	00.13
Zurich Insurance Company Bermuda Branch	AA-3190825	N/A	BDA	Zurich Insurance Company Ltd.	100.00
Zurich Insurance Company Head Office of Canada	AA-1560999	N/A	Canada	Zurich Insurance Company Ltd.	100.00
Zurich Insurance Company HK Branch	AA-5324112	N/A	Hong Kong	Zurich Insurance Company Ltd.	100.00
Zurich Insurance Company Limited (Singapore Branch)	AA-5760036	N/A	Singapore	Zurich Insurance Company Ltd.	100.00
Zurich Insurance Company Limited Japan Branch	AA-1584115	N/A	Japan	Zurich Insurance Company Ltd.	100.00
Zurich Insurance Company Ltd.	AA-1460190	N/A	Switzerland	Zurich Financial Services Ltd.	100.00
Zurich Insurance Plc - UK Branch	AA-1780059	N/A	UK	Zurich Insurance Plc Head Office	100.00
Zurich International (Bermuda) Ltd.	AA-3190185	N/A	BDA	Zurich Insurance Company Ltd.	59.58
Zurich International (Bermuda) Ltd.	AA-3190185	N/A	BDA	Aktiengesellschaft Assuricum	40.42
Zurich International (UK) Limited	N/A	N/A	UK	Zurich Specialties London Limited	100.00
Zurich Latin America Corporation	26-0530367	N/A	DE	The Zurich Services Corporation	100.00
Zurich Life Insurance Company Ltd.	N/A	N/A	Switzerland	Zurich Financial Services Ltd.	100.00
Zurich Professional Limited	N/A	N/A	UK	Zurich Specialties London Limited	51.00
Zurich Professional Limited	N/A	N/A	UK	Zurich Holdings (UK) Limited	49.00
Zurich Realty, Inc.	30-0165071	N/A	MD	The Zurich Services Corporation	100.00
Zurich Specialties London Limited	N/A	N/A	UK	Zurich Holdings (UK) Limited	100.00

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART - 1 ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Versicherung Aktiengesellschaft (Deutschland)	AA-1340017	N/A	Germany	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	78.23
Zurich Versicherung Aktiengesellschaft (Deutschland)	AA-1340017	N/A	Germany	Deutscher Herold AG	21.77
Zurich Warranty Solutions, Inc.	36-4453190	N/A	IL	American Zurich Insurance Company	100.00

Zurich Financial Services Ltd. conducts its primary insurance operations in the United States through:

(A) Two property/casualty groups, each operating INDEPENDENTLY with its own staff:

 Zurich U.S. Insurance Group comprising of Zurich American Insurance Company and its direct and indirect insurance subsidiaries.

 Farmers Insurance Group comprising of Fire Insurance Exchange, Truck Insurance Exchange and Farmers Insurance Exchange and each of their direct and indirect insurance subsidiaries.

Note 1: Ownership is allocated among three classes of common stock. The Class A shares are held by Zurich Insurance Company Ltd., a Swiss company, and represent 86.625% of the voting rights. The Class B shares are held by Zurich Financial Services Ltd., a Swiss company and represent 10.00% of the voting rights. The Class C shares are broken down into six series. Two of these series are owned by Zurich Insurance Company Ltd. One of these series is owned by Zurich Financial Services Ltd. Three of these series are owned by Delaware limited partnerships, of which Zurich Insurance Company Ltd. is the general partner and Zurich Financial Services Ltd. is the limited partner. The Class C shares in total represent 3.375% of the voting rights of Farmers Group, Inc. Below are Class C ownership information and the corresponding voting percentages.

- Class C-1 shares are owned by Zurich Insurance Company Ltd. and represent .600% of the voting rights.
- Class C-2 shares are owned by Zurich RegCaPs Funding Limited Partnership II and represent .450% of the voting rights.
- Class C-3 shares are owned by Zurich Insurance Company Ltd. and represent .675% of the voting rights.
- Class C-4 shares are owned by Zurich Financial Services Ltd. and represent .375% of the voting rights.
- Class C-5 shares are owned by Zurich RegCaPs Funding Limited Partnership V and represent .600% of the voting rights.
- Class C-6 shares are owned by Zurich RegCaPs Funding Limited Partnership VI and represent .675% of the voting rights.

Note 2: 50% of BFP Securities, LLC is owned by a third party

Note 3: 10.20% of Chilena Consolidada Seguros Generales S.A is owned by a third party

Note 4: Farmers Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is managed by its attorney-in-fact, Farmers Group, Inc., dba Farmers Underwriters Association

Note 5: Farmers Texas County Mutual Insurance Company, formed and organized pursuant to Chapter 912 of the Texas Insurance Code, is managed by Farmers Group, Inc., dba Farmers Underwriters Association

Note 6: Fire Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is managed by its attorney-in-fact, Fire Underwriters Association.

Note 7: Foremost County Mutual Insurance Company is managed by Foremost Insurance Company Grand Rapids, Michigan.

Note 8: Foremost Lloyds of Texas underwriters are officers and/or directors of Foremost Insurance Company Grand Rapids, Michigan.

Note 9: Security National Insurance Company shares held by Bristol West Holdings, Inc. are voting shares, while those held by Insurance Data Systems, G.P. are non-voting shares.

Note 10: Truck Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is managed by its attorney-in-fact, Truck Underwriters Association.

PART 1 - LOSS EXPERIENCE

Line of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire				
2.	Allied Lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine				
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence				
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence				
18.2	Products liability - claims-made				
19.1,19.2	Private passenger auto liability	45,842,529	36,343,105	79.3	59.2
19.3,19.4	Commercial auto liability				
21.	Auto physical damage	21,446,983	13,428,354	62.6	57.5
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business				
35.	Totals	67,289,512	49,771,459	74.0	58.7
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1	2	3
		Current Quarter	Current Year to Date	Prior Year Year to Date
1.	Fire			
2.	Allied Lines			
3.	Farmowners multiple peril			
4.	Homeowners multiple peril			
5.	Commercial multiple peril			
6.	Mortgage guaranty			
8.	Ocean marine			
9.	Inland marine			
10.	Financial guaranty			
11.1	Medical professional liability - occurrence			
11.2	Medical professional liability - claims-made			
12.	Earthquake			
13.	Group accident and health			
14.	Credit accident and health			
15.	Other accident and health			
16.	Workers' compensation			
17.1	Other liability - occurrence			
17.2	Other liability - claims-made			
17.3	Excess workers' compensation			
18.1	Products liability - occurrence			
18.2	Products liability - claims-made			
19.1,19.2	Private passenger auto liability	46,061,661	46,061,661	53,173,771
19.3,19.4	Commercial auto liability			
21.	Auto physical damage	21,299,354	21,299,354	24,971,259
22.	Aircraft (all perils)			
23.	Fidelity			
24.	Surety			
26.	Burglary and theft			
27.	Boiler and machinery			
28.	Credit			
29.	International			
30.	Warranty			
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business			
35.	Totals	67,361,015	67,361,015	78,145,030
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498.	Summary of remaining write-ins for Line 34 from overflow page			
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)			

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13											
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2011 Loss and LAE Payments on Claims Reported as of Prior Year-End	2011 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2011 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)											
1. 2008 + Prior	3,319	855	4,174	760		760	3,034	2	1,045	4,081	475	193	667											
2. 2009	1,982	860	2,842	567	3	571	1,716	12	769	2,498	302	(75)	227											
3. Subtotals 2009 + Prior	5,301	1,714	7,015	1,327	3	1,330	4,750	14	1,814	6,579	776	118	894											
4. 2010																								
5. Subtotals 2010 + Prior	5,301	1,714	7,015	1,327	3	1,330	4,750	14	1,814	6,579	776	118	894											
6. 2011	XXX	XXX	XXX	XXX			XXX				XXX	XXX	XXX											
7. Totals	5,301	1,714	7,015	1,327	3	1,330	4,750	14	1,814	6,579	776	118	894											
8. Prior Year-End Surplus As Regards Policyholders	43,240											Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7										
												1. 14.6	2. 6.9	3. 12.7										
													Col. 13, Line 7 As a % of Col. 1 Line 8 4. 2.1											

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

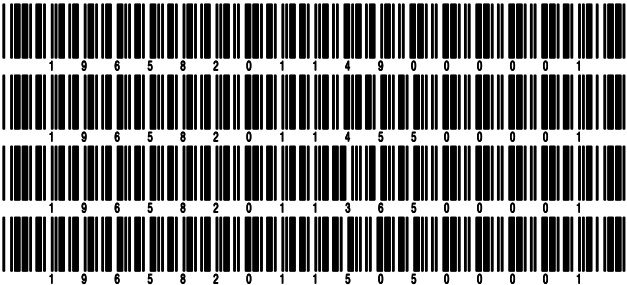
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4. Will the Director and Officer Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanations:

- 1.
- 2.
- 3.
- 4.

Bar Codes:

- 1. Trusteed Surplus Statement [Document Identifier 490]
- 2. Supplement A to Schedule T [Document Identifier 455]
- 3. Medicare Part D Coverage Supplement [Document Identifier 365]
- 4. Director and Officer Supplement [Document Identifier 505]



OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	70,814,111	74,545,024
2. Cost of bonds and stocks acquired	2,983,682	7,053,362
3. Accrual of discount	15,950	(37,883)
4. Unrealized valuation increase (decrease)	69,138	(468,220)
5. Total gain (loss) on disposals		54,979
6. Deduct consideration for bonds and stocks disposed of	3,959,116	9,617,824
7. Deduct amortization of premium	101,643	599,186
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		116,141
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	69,822,122	70,814,111
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	69,822,122	70,814,111

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	90,347,618	63,518,971	63,344,956	(116,072)	90,405,561			90,347,618
2. Class 2 (a)	4,058,651			(15,913)	4,042,738			4,058,651
3. Class 3 (a)								
4. Class 4 (a)	2,576,462			(2,576,463)	(1)			2,576,462
5. Class 5 (a)				2,691,891	2,691,891			
6. Class 6 (a)								
7. Total Bonds	96,982,731	63,518,971	63,344,956	(16,557)	97,140,189			96,982,731
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	96,982,731	63,518,971	63,344,956	(16,557)	97,140,189			96,982,731

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$..... ;
NAIC 4 \$; NAIC 5 \$..... ; NAIC 6 \$.....

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	27,318,069	xxx	27,318,069	122	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	26,168,620	25,115,847
2. Cost of short-term investments acquired	60,535,289	276,685,591
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	59,385,840	275,632,818
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	27,318,069	26,168,620
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	27,318,069	26,168,620

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		8,999,708
2. Cost of cash equivalents acquired		
3. Accrual of discount		292
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		9,000,000
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Desig- nation or Market Indicator (a)
912828-PQ-7	U.S. TREASURY NOTE/BOND		..02/04/2011	VARIOUS		1,990,632	2,000,000	1,160	1
912828-PS-3	U.S. TREASURY NOTE/BOND		..02/03/2011	UBS SECS		993,050	1,000,000	221	1
0599999. Bonds - U.S. Governments						2,983,682	3,000,000	1,381	XXX
8399997. Total - Bonds - Part 3						2,983,682	3,000,000	1,381	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						2,983,682	3,000,000	1,381	XXX
8999997. Total - Preferred Stocks - Part 3							XXX		XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX		XXX
9799997. Total - Common Stocks - Part 3							XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks							XXX		XXX
9899999. Total - Preferred and Common Stocks							XXX		XXX
9999999 - Totals						2,983,682	XXX	1,381	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)	
575827-T8-3	MASSACHUSETTS		03/10/2011	CALL at 100.000		1,300,000	1,300,000	1,355,341	1,300,000						1,300,000				30,459	01/01/2011	1FE	
17999999. Bonds - U.S. States, Territories and Possessions								1,300,000	1,300,000						1,300,000					30,459	XXX	XXX
3128GL-WV-0	FGCI POOL #E84260		03/01/2011	MBS PAYDOWN		1,971	1,971	1,958	1,971						1,971				21	12/01/2015	1	
31386P-L3-5	FNCI POOL #569246		03/01/2011	MBS PAYDOWN		40,172	40,172	40,568	40,178		(6)		(6)		40,172				229	03/01/2016	1	
31389D-QS-9	FNCI POOL #622465		03/01/2011	MBS PAYDOWN		4,912	4,912	4,870	4,911		2		2		4,912				34	03/01/2016	1	
95667N-AR-4	WEST VA ST SCH BLDG AUTH		01/01/2011	MATURITY		1,720,000	1,720,000	1,917,938	1,720,000						1,720,000				45,150	01/01/2011	1FE	
31999999. Bonds - U.S. Special Revenues								1,767,055	1,767,055	1,965,334	1,767,060	(4)	(4)		1,767,055				45,434	XXX	XXX	
07383F-FP-8	BSCMS 2001-TOP2 A2		03/01/2011	MBS PAYDOWN		258,439	258,439	292,237	258,635		(197)		(197)		258,439				2,493	04/01/2011	1Z*	
12669G-W5-6	CIWHL 2005-J2 3A14		03/01/2011	MBS PAYDOWN		72,628	72,628	69,264	69,073	3,521	35		3,556		72,628				565	08/01/2035	1Z*	
36962G-WB-6	GENERAL ELEC CAP COR		02/22/2011	MATURITY		500,000	500,000	552,270	501,138		(1,138)		(1,138)		500,000				15,313	02/22/2011	1Z	
61750W-AT-0	MSC 2006-IQ12 A2		03/01/2011	MBS PAYDOWN		60,993	60,993	61,329	60,993						60,993				583	10/01/2011	1Z*	
38999999. Bonds - Industrial and Miscellaneous (Unaffiliated)								892,060	892,060	975,100	889,839				892,060				18,954	XXX	XXX	
83999997. Total - Bonds - Part 4								3,959,115	3,959,115	4,295,775	3,956,899				3,959,115				94,847	XXX	XXX	
83999998. Total - Bonds - Part 5								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
83999999. Total - Bonds								3,959,115	3,959,115	4,295,775	3,956,899				3,959,115				94,847	XXX	XXX	
89999997. Total - Preferred Stocks - Part 4								XXX	XXX											XXX	XXX	
89999998. Total - Preferred Stocks - Part 5								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
89999999. Total - Preferred Stocks								XXX	XXX											XXX	XXX	
97999997. Total - Common Stocks - Part 4								XXX	XXX											XXX	XXX	
97999998. Total - Common Stocks - Part 5								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
97999999. Total - Common Stocks								XXX	XXX											XXX	XXX	
98999999. Total - Preferred and Common Stocks								XXX	XXX											XXX	XXX	
99999999 - Totals								3,959,115	XXX	4,295,775	3,956,899				3,959,115				94,847	XXX	XXX	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part D - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

[illegible]

STATEMENT AS OF MARCH 31, 2011 OF THE Bristol West Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							