2 4 1 2 0 2 0 1 1 2 0 1 0 0 1 0 0

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2011

OF THE CONDITION AND AFFAIRS OF THE

Westfield National Insurance Company

NAIC Group Code 0228 (Current Period), 0228 (Prior Period) NAIC Company Code 24120 Employer's ID Number 34-1022544

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

Country of Domicile US

Incorporated/Organized April 11, 1968 Commenced Business April 11, 1968

Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 (Street and Number, City or Town, State and Zip Code) 330-887-0101 (Area Code) (Telephone Number)

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

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

Internet Website Address www.westfieldgrp.com

Statutory Statement Contact Bambi Ann Beshire (Name) 330-887-0101 (Area Code) (Telephone Number) (Extension)
FinancialReporting@westfieldgrp.com (E-Mail Address) 330-887-0840 (Fax Number)

OFFICERS

Edward James Largent# (Westfield Insurance Leader & President)
Joseph Christian Kohmann# (Group Finance Leader & Treasurer)
Frank Anthony Carrino (Group Legal Leader & Secretary)

OTHER OFFICERS

Robert Joseph Joyce# (Executive Chair)
James Robert Clay# (Westfield Group Leader & CEO)
Bambi Ann Beshire (Group Finance & Accounting Leader)
Richard Leo Kinnaird, Jr (National Surety Leader)
Stephen Edward Lehecka (Group Actuarial Leader)
Heidi Storch Mack (National UW & Product Leader)
Martha Haskins Oakes (National Middle Market Leader)
Christopher Michael Paterakis (Group HR Leader)
David Campbell Peterson (National PL & SBA Leader)
Michael Joseph Prandi (National Claims Leader)
Stuart Wayne Rosenberg# (Group Administration Leader)
Patricia Mae Schiesswohl (Group Marketing Leader)
Peter Robert Schwanke (Group Risk Management Leader)
Stephen John Tien# (Group IT Leader)
George Krieg Wiswesser (Group Investment Leader)

DIRECTORS OR TRUSTEES

Michael John Bernaski
James Charles Boland
James Robert Clay#
Fariborz Ghadar
Gary Dean Hallman
Susan Jane Insley
Robert Joseph Joyce
Deborah Denine Pryce
John Lewis Watson
Thomas Eldon Workman

State of Ohio
County of Medina } 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.

Edward James Largent# Westfield Insurance Leader & President	Joseph Christian Kohmann# Group Finance Leader & Treasurer	Frank Anthony Carrino Group Legal Leader & Secretary

Subscribed and sworn to before me this
15th day of February, 2012

a. Is this an original filing? Yes (X) No ( )

b. If no:
1. State the amendment number 0
2. Date filed
3. Number of pages attached 0

ASSETS

	Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Column 1 minus Column 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	327,373,113	0	327,373,113	317,380,490
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	88,662,092	0	88,662,092	84,787,364
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ 0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $ 0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $ 0 encumbrances)	0	0	0	0
5. Cash ($ 0 , Schedule E - Part 1) , cash equivalents ($ 0 , Schedule E - Part 2) and short-term investments ($ 2,043,675 ,Schedule DA)	2,043,675	0	2,043,675	3,385,575
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)	4,396,370	0	4,396,370	5,076,207
9. Receivables for securities	880	0	880	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Line 1 through Line 11)	422,476,130	0	422,476,130	410,629,636
13. Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,581,328	0	4,581,328	4,327,498
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	11,173,229	1,136,611	10,036,618	9,417,554
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 0 earned but unbilled premiums)	60,347,717	0	60,347,717	57,305,011
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
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	0	0	0	0
18.2 Net deferred tax asset	5,597,651	1,302,351	4,295,300	7,493,506
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets ($ 0)	0	0	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	0	0	0	37,173
24. Health care ($ 0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	44,195	0	44,195	44,195
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	504,220,250	2,438,962	501,781,288	489,254,573
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Line 26 and Line 27)	504,220,250	2,438,962	501,781,288	489,254,573
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0	0
2501. Due from FCIC	44,195	0	44,195	44,195
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	44,195	0	44,195	44,195

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	154,291,999	141,469,275
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	42,709,189	38,859,217
4.	Commissions payable, contingent commissions and other similar charges	11,625,167	11,247,658
5.	Other expenses (excluding taxes, licenses and fees)	5,766,814	6,419,021
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	3,196,569	3,009,669
7.1	Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	243,581	1,273,201
7.2	Net deferred tax liability	0	0
8.	Borrowed money $ 0 and interest thereon $ 0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 147,823,572 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)	96,273,339	92,623,231
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	9,063
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,004,470	(31,695)
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (Schedule F, Part 7)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	42,869	1,174,173
20.	Derivatives	0	0
21.	Payable for securities	0	0
22.	Payable for securities lending	0	0
23.	Liability for amounts held under uninsured plans	0	0
24.	Capital notes $ 0 and interest thereon $ 0	0	0
25.	Aggregate write-ins for liabilities	42,231	42,231
26.	Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	315,196,228	296,095,044
27.	Protected cell liabilities	0	0
28.	Total liabilities (Line 26 and Line 27)	315,196,228	296,095,044
29.	Aggregate write-ins for special surplus funds	30,860,300	32,504,133
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock	0	0
32.	Aggregate write-ins for other than special surplus funds	3,915,189	1,958,919
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	1,250,000	1,250,000
35.	Unassigned funds (surplus)	148,059,571	154,946,477
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 (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	186,585,060	193,159,529
38.	Totals (Page 2, Line 28, Column 3)	501,781,288	489,254,573

DETAILS OF WRITE-INS

2501.	Due to managing general agent	42,231	42,231
2502.		0	0
2503.		0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	42,231	42,231
2901.	General voluntary reserve	30,860,300	32,504,133
2902.		0	0
2903.		0	0
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	30,860,300	32,504,133
3201.	Increased amount of surplus due to SSAP 10R, paragraph 10.e.	3,915,189	1,958,919
3202.		0	0
3203.		0	0
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)	3,915,189	1,958,919

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	195,969,642	191,734,815
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	132,194,537	108,168,954
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	23,133,734	19,351,947
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	64,738,663	63,547,049
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	220,066,934	191,067,950
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(24,097,292)	666,865
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	17,595,132	17,593,327
10. Net realized capital gains (losses) less capital gains tax of $ 410,948 (Exhibit of Capital Gains (Losses))	763,189	5,859,864
11. Net investment gain (loss) (Line 9 plus Line 10)	18,358,321	23,453,191
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered $ 522,462 ,amount charged off $ 814,608)	(292,146)	(384,262)
13. Finance and service charges not included in premiums	1,270,403	1,305,784
14. Aggregate write-ins for miscellaneous income	808	13,691
15. Total other income (Line 12 through Line 14)	979,065	935,213
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	(4,759,906)	25,055,269
17. Dividends to policyholders	574,413	162,877
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)	(5,334,319)	24,892,392
19. Federal and foreign income taxes incurred	(3,633,037)	9,051,658
20. Net income (Line 18 minus Line 19) (to Line 22)	(1,701,282)	15,840,734
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	193,159,529	176,607,798
22. Net income (from Line 20)	(1,701,282)	15,840,734
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $ 834,603	(2,478,435)	(513,827)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(1,061,252)	1,270,143
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(1,333,500)	(45,319)
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, Line 36.1 and Line 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	(6,574,469)	16,551,731
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	186,585,060	193,159,529
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Net other interest income	808	12,285
1402. John Deere issuing fee	0	1,406
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	808	13,691
3701. Increased (decreased) amount of surplus due to SSAP 10R, paragraph 10.e.	1,956,271	(32,388)
3702. (Decreased) increased amount of nonadmitted asset reported on line 27, due to SSAP 10R, paragraph 10.e.	(1,956,271)	32,388
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	196,962,998	188,921,569
2. Net investment income	20,544,733	20,102,509
3. Miscellaneous income	979,065	935,212
4. Total (Line 1 through Line 3)	218,486,796	209,959,290
5. Benefit and loss related payments	119,371,812	97,823,009
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	84,202,356	82,313,088
8. Dividends paid to policyholders	583,476	153,814
9. Federal and foreign income taxes paid (recovered) net of $ 410,948 tax on capital gains (losses)	(2,192,469)	8,666,212
10. Total (Line 5 through Line 9)	201,965,175	188,956,123
11. Net cash from operations (Line 4 minus Line 10)	16,521,621	21,003,167
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	65,578,743	79,483,945
12.2 Stocks	1,626,466	10,060,593
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	1,219,626	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	68,424,835	89,544,538
13. Cost of investments acquired (long-term only):		
13.1 Bonds	76,437,835	93,415,159
13.2 Stocks	8,755,510	21,387,084
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	1,760,102
13.6 Miscellaneous applications	880	0
13.7 Total investments acquired (Line 13.1 through Line 13.6)	85,194,225	116,562,345
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)	(16,769,390)	(27,017,807)
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)	(1,094,131)	2,780,205
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(1,094,131)	2,780,205
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(1,341,900)	(3,234,435)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of period	3,385,575	6,620,010
19.2 End of year (Line 18 plus Line 19.1)	2,043,675	3,385,575

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

20.0001	0	0
20.0002	0	0
20.0003	0	0
20.0004	0	0
20.0005	0	0
20.0006	0	0
20.0007	0	0
20.0008	0	0
20.0009	0	0
20.0010	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year-per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year-per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	1,732,176	869,582	882,440	1,719,318
2. Allied lines	1,395,235	701,992	727,136	1,370,091
3. Farmowners multiple peril	6,411,528	2,930,084	3,146,457	6,195,155
4. Homeowners multiple peril	23,726,559	12,408,997	13,043,705	23,091,851
5. Commercial multiple peril	41,658,400	19,370,216	20,617,985	40,410,631
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	8,610,485	3,956,074	4,080,037	8,486,522
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	498,259	304,039	286,808	515,490
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	15,807,145	7,043,786	7,266,714	15,584,217
17.1 Other liability - occurrence	13,723,211	6,684,140	7,028,509	13,378,842
17.2 Other liability - claims-made	226,152	99,517	104,336	221,333
17.3 Excess Workers' Compensation	0	0	0	0
18.1 Products liability - occurrence	351,656	143,325	161,134	333,847
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	23,068,398	11,658,850	11,494,633	23,232,615
19.3, 19.4 Commercial auto liability	21,693,476	9,721,709	10,134,976	21,280,209
21. Auto physical damage	25,350,704	11,777,525	12,312,098	24,816,131
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	342,477	231,985	207,207	367,255
24. Surety	6,732,446	3,862,470	3,862,853	6,732,063
26. Burglary and theft	41,666	24,990	19,311	47,345
27. Boiler and machinery	0	(1)	0	(1)
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	8,249,777	833,950	897,000	8,186,727
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	199,619,750	92,623,230	96,273,339	195,969,641
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

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 Columns 1 + 2 + 3 + 4
1. Fire	882,440	0	0	0	882,440
2. Allied lines	727,136	0	0	0	727,136
3. Farmowners multiple peril	3,146,457	0	0	0	3,146,457
4. Homeowners multiple peril	13,043,705	0	0	0	13,043,705
5. Commercial multiple peril	20,617,985	0	0	0	20,617,985
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	4,080,037	0	0	0	4,080,037
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	286,808	0	0	0	286,808
13. Group accident and health	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	0	0	0	0	0
16. Workers' compensation	7,264,939	1,775	0	0	7,266,714
17.1 Other liability - occurrence	7,028,460	49	0	0	7,028,509
17.2 Other liability - claims-made	104,336	0	0	0	104,336
17.3 Excess Workers' Compensation	0	0	0	0	0
18.1 Products liability - occurrence	160,823	311	0	0	161,134
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	11,494,633	0	0	0	11,494,633
19.3, 19.4 Commercial auto liability	10,134,976	0	0	0	10,134,976
21. Auto physical damage	12,312,098	0	0	0	12,312,098
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	127,776	79,431	0	0	207,207
24. Surety	1,145,160	2,717,693	0	0	3,862,853
26. Burglary and theft	19,218	93	0	0	19,311
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	897,000	0	0	0	897,000
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	93,473,987	2,799,352	0	0	96,273,339
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					96,273,339
DETAILS OF WRITE-INS					
3401.	0	0	0	0	0
3402.	0	0	0	0	0
3403.	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
1. Fire	12,256	1,732,176	0	12,256	0	1,732,176
2. Allied lines	11,686	1,395,235	0	11,674	12	1,395,235
3. Farmowners multiple peril	0	6,411,528	0	0	0	6,411,528
4. Homeowners multiple peril	104,107,041	23,726,559	0	98,003,517	6,103,524	23,726,559
5. Commercial multiple peril	2,534,378	41,658,400	0	2,509,544	24,834	41,658,400
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	6,924,641	8,610,485	0	6,835,566	89,075	8,610,485
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	1,899,392	498,259	0	1,628,403	270,989	498,259
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	15,579,378	15,807,145	17,211	15,045,550	551,039	15,807,145
17.1 Other liability - occurrence	10,133,953	13,723,211	0	9,232,443	901,510	13,723,211
17.2 Other liability - claims-made	38,299	226,152	0	23,062	15,237	226,152
17.3 Excess Workers' Compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	1,000	351,656	0	1,000	0	351,656
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	82,475,550	23,068,398	0	82,475,550	0	23,068,398
19.3, 19.4 Commercial auto liability	1,033,082	21,693,476	27,712	1,040,529	20,265	21,693,476
21. Auto physical damage	65,981,723	25,350,704	0	65,530,279	451,444	25,350,704
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	25,291	342,477	0	25,291	0	342,477
24. Surety	315,072	6,732,446	0	315,072	0	6,732,446
26. Burglary and theft	1,569	41,666	0	1,569	0	41,666
27. Boiler and machinery	159,476	0	0	0	159,476	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	8,249,777	0	0	0	8,249,777
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	291,233,787	199,619,750	44,923	282,691,305	8,587,405	199,619,750
DETAILS OF WRITE-INS						
3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes ( ) No (X)
If yes: 1. The amount of such installment premiums $ 0
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $ 0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	0	722,781	0	722,781	175,777	129,372	769,186	44.7
2. Allied lines	0	1,225,726	0	1,225,726	332,498	286,329	1,271,895	92.8
3. Farmowners multiple peril	0	4,157,061	0	4,157,061	1,146,767	1,282,184	4,021,644	64.9
4. Homeowners multiple peril	96,105,716	20,428,450	96,105,716	20,428,450	6,735,357	6,629,417	20,534,390	88.9
5. Commercial multiple peril	615,396	25,483,292	615,396	25,483,292	36,064,090	34,064,977	27,482,405	68.0
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	1,776,076	3,191,322	1,776,076	3,191,322	1,109,566	671,288	3,629,600	42.8
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	643	280	643	280	455	8	727	0.1
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	5,546,088	11,162,422	5,554,380	11,154,130	32,103,876	29,815,868	13,442,138	86.3
17.1 Other liability - occurrence	150,392	3,065,889	150,782	3,065,499	20,003,999	15,795,872	7,273,626	54.4
17.2 Other liability - claims-made	0	(2,264)	0	(2,264)	67,390	75,000	(9,874)	(4.5)
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	73,417	0	73,417	4,057,180	4,111,198	19,399	5.8
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	39,743,021	13,148,031	39,743,021	13,148,031	18,160,413	17,875,718	13,432,726	57.8
19.3, 19.4 Commercial auto liability	298,923	11,414,634	308,304	11,405,253	24,572,847	23,604,120	12,373,980	58.1
21. Auto physical damage	40,926,472	16,378,640	40,926,472	16,378,640	2,019,965	1,740,172	16,658,433	67.1
22. Aircraft (all perils)	0	4	0	4	56	55	5	0.0
23. Fidelity	(3,697)	101,545	(3,697)	101,545	245,818	205,365	141,998	38.7
24. Surety	0	1,047,472	0	1,047,472	1,541,892	1,030,759	1,558,605	23.2
26. Burglary and theft	0	38,286	0	38,286	3,872	7,452	34,706	73.3
27. Boiler and machinery	170,857	0	170,857	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance- Nonproportional Assumed Property	XXX	7,752,887	0	7,752,887	5,950,182	4,144,122	9,558,947	116.8
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	185,329,887	119,389,875	185,347,950	119,371,812	154,292,000	141,469,276	132,194,536	67.5
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Reported Losses				Incurred But Not Reported			8	9
Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	0	135,585	0	135,585	412	40,192	412	175,777	29,173
2. Allied lines	0	207,629	0	207,629	1,270	124,869	1,270	332,498	41,086
3. Farmowners multiple peril	0	646,602	0	646,602	0	500,165	0	1,146,767	191,144
4. Homeowners multiple peril	17,262,905	4,449,700	17,262,905	4,449,700	10,470,496	2,285,657	10,470,496	6,735,357	1,193,556
5. Commercial multiple peril	430,868	22,198,237	430,868	22,198,237	591,910	13,865,853	591,910	36,064,090	18,295,379
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	187,552	893,571	187,552	893,571	180,111	215,996	180,111	1,109,567	121,114
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	1,350	351	1,350	351	340	104	340	455	84
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	9,513,823	19,614,293	9,520,779	19,607,337	9,612,614	12,500,127	9,616,202	32,103,876	4,853,197
17.1 Other liability - occurrence	1,103,559	6,451,753	1,536,355	6,018,957	9,743,681	13,985,041	9,743,681	20,003,998	4,713,950
17.2 Other liability - claims-made	5,000	42,866	5,000	42,866	0	24,524	0	67,390	5,534
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	0	468,015	25,000	443,015	385	3,614,165	385	4,057,180	1,673,519
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	50,928,608	14,259,297	50,928,608	14,259,297	13,524,512	3,901,115	13,524,512	18,160,412	4,143,277
19.3, 19.4 Commercial auto liability	202,324	15,923,779	211,182	15,914,921	343,965	8,661,940	347,979	24,572,847	5,816,802
21. Auto physical damage	1,898,042	859,553	1,898,042	859,553	2,504,316	1,160,412	2,504,316	2,019,965	421,391
22. Aircraft (all perils)	0	56	0	56	0	0	0	56	0
23. Fidelity	0	191,425	0	191,425	5,443	54,393	5,443	245,818	95,515
24. Surety	0	940,028	0	940,028	42	601,864	42	1,541,892	1,113,579
26. Burglary and theft	0	2,307	0	2,307	2	1,565	2	3,872	888
27. Boiler and machinery	32,900	0	32,900	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance- Nonproportional Assumed Property	XXX	1,093,040	0	1,093,040	XXX	4,857,142	0	5,950,182	0
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	81,566,931	88,378,087	82,040,541	87,904,477	46,979,499	66,395,124	46,987,101	154,291,999	42,709,188
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

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	5,440,500	0	0	5,440,500
1.2 Reinsurance assumed	10,363,871	0	0	10,363,871
1.3 Reinsurance ceded	5,658,468	0	0	5,658,468
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	10,145,903	0	0	10,145,903
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	41,363,091	0	41,363,091
2.2 Reinsurance assumed excluding contingent	0	31,682,753	0	31,682,753
2.3 Reinsurance ceded excluding contingent	0	41,375,162	0	41,375,162
2.4 Contingent - direct	0	3,903,654	0	3,903,654
2.5 Contingent - reinsurance assumed	0	2,976,684	0	2,976,684
2.6 Contingent - reinsurance ceded	0	3,903,654	0	3,903,654
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	34,647,366	0	34,647,366
3. Allowances to manager and agents	0	237,607	0	237,607
4. Advertising	0	364,901	0	364,901
5. Boards, bureaus and associations	135,585	800,327	0	935,912
6. Surveys and underwriting reports	0	981,527	0	981,527
7. Audit of assureds' records	0	99,131	0	99,131
8. Salary and related items:				
8.1 Salaries	5,240,364	10,367,016	171,034	15,778,414
8.2 Payroll taxes	405,456	762,803	11,237	1,179,496
9. Employee relations and welfare	2,010,600	3,632,565	140,406	5,783,571
10. Insurance	381	334,636	(7)	335,010
11. Directors' fees	0	0	0	0
12. Travel and travel items	568,057	661,369	3,090	1,232,516
13. Rent and rent items	615,647	1,162,551	13,324	1,791,522
14. Equipment	90,885	308,048	3,506	402,439
15. Cost or depreciation of EDP equipment and software	30,401	792,479	1,154	824,034
16. Printing and stationery	87,487	194,959	2,141	284,587
17. Postage, telephone and telegraph, exchange and express	156,885	661,074	22,865	840,824
18. Legal and auditing	39,148	269,321	15,568	324,037
19. Totals (Line 3 through Line 18)	9,380,896	21,630,314	384,318	31,395,528
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 5,133	0	4,245,668	0	4,245,668
20.2 Insurance department licenses and fees	0	188,694	0	188,694
20.3 Gross guaranty association assessments	0	6,279	0	6,279
20.4 All other (excluding federal and foreign income and real estate)	0	75,931	0	75,931
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	4,516,572	0	4,516,572
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	3,606,935	3,944,411	221,476	7,772,822
25. Total expenses incurred	23,133,734	64,738,663	605,794	(a) 88,478,191
26. Less unpaid expenses - current year	42,709,189	20,067,815	520,735	63,297,739
27. Add unpaid expenses - prior year	38,859,217	20,247,746	428,604	59,535,567
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 (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	19,283,762	64,918,594	513,663	84,716,019
DETAILS OF WRITE-INS				
2401. Electronic data processing service	502,227	2,921,301	51,197	3,474,725
2402. Unallocated LAE reserve change and other ULAE	2,838,866	0	0	2,838,866
2403. Management fee	179,790	882,352	117,799	1,179,941
2498. Summary of remaining write-ins for Line 24 from overflow page	86,052	140,758	52,480	279,290
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	3,606,935	3,944,411	221,476	7,772,822

(a) Includes management fees of $ 1,179,941 to affiliates and $ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 7,329,011	6,948,170
1.1	Bonds exempt from U.S. tax	(a) 30,258	777,131
1.2	Other bonds (unaffiliated)	(a) 7,658,556	7,517,164
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)	2,673,742	2,702,933
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 125	125
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	255,403	255,403
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	17,947,095	18,200,926
11.	Investment expenses		(g) 605,794
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) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Line 11 through Line 15)		605,794
17.	Net investment income (Line 10 minus Line 16)		17,595,132
	DETAILS OF WRITE-INS		
0901.		0	0
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		0

(a) Includes $ 21,254 accrual of discount less $ 3,132,555 amortization of premium and less $ 761,385 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 $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 0 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) (Cols. 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	1,195,111	0	1,195,111	0	0
1.1	Bonds exempt from U.S. tax	585,576	0	585,576	0	0
1.2	Other bonds (unaffiliated)	464,145	0	464,145	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)	(104,525)	(1,377,668)	(1,482,193)	(1,772,123)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	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	411,498	0	411,498	128,291	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	2,551,805	(1,377,668)	1,174,137	(1,643,832)	0
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivable 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 (Line 1 to Line 11)	0	0	0
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	1,136,611	1,105,462	(31,149)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
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	1,302,351	0	(1,302,351)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	2,438,962	1,105,462	(1,333,500)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	2,438,962	1,105,462	(1,333,500)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0
2501.	0	0	0
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies-

A. Accounting Practices

The financial statements of Westfield National 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.

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 except investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more are carried on the equity basis per SSAP No.30.
(4) Redeemable Preferred Stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual Preferred Stocks are stated at cost. Preferred Stock with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No.32.
(5) The Company does not hold any mortgage loans.
(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 has no subsidiaries, controlled or affiliated company investments.
(8) The Company has minor ownership interests in partnerships. These have underlying characteristics of common stock and are carried at market value per SSAP No.30.
(9) The Company does not invest in derivative instruments.
(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.

2. Accounting Changes and Corrections of Errors-

A. The Company did not have any material changes in accounting principles or correction of errors during the year.

3. Business Combinations and Goodwill-

A. Statutory Purchase Method- Not applicable

B. Statutory Merger- Not applicable

C. Impairment Loss- Not applicable

4. Discontinued Operations-

No events or transactions occurred during the year that would give rise to discontinued operations.

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

The Company does not invest in reverse mortgages.

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, 2011 are listed below:

Less than 12 Months		12 Months or Longer		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
$ 1,209,567	$ (3,180)	$ 0	$ 0	$ 1,209,567	$ (3,180)

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

- Length of time and extent to which the fair value has been less than cost
- Issuer credit quality
- Industry sector considerations
- General interest rate environment
- Probability of collecting future cash flows

E. Repurchase Agreements

The Company does not have any investments in repurchase agreements.

F. Real Estate- Not applicable

G. Investments in low-income housing tax credits (LIHTC)

The Company does not invest in any low income housing which qualifies for tax credits.

NOTES TO FINANCIAL STATEMENTS

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 Venture, Partnerships, and Limited Liability Companies during the statement period.

7. Investment Income-
   The Company did not exclude any due and accrued income from surplus.

8. Derivative Instruments-
   The Company does not hold derivative instruments.

9. Income Taxes-
   A. The net deferred tax asset/(liability) and the change from the prior year are comprised of the following components:

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
1 Total gross deferred tax assets	$ 16,601,485	$ 3,953,618	$ 20,555,103	$ 15,681,597	$ 5,078,737	$ 20,760,334
2 Statutory valuation allowance	0	0	0	0	0	0
3 Adjusted gross deferred tax assets	$ 16,601,485	$ 3,953,618	$ 20,555,103	$ 15,681,597	$ 5,078,737	$ 20,760,334
4 Total gross deferred tax liabilities	1,222,290	13,735,162	14,957,452	1,537,652	11,729,176	13,266,828
5 Net deferred tax asset (liability)	$ 15,379,195	$ (9,781,544)	$ 5,597,651	$ 14,143,945	$ (6,650,439)	$ 7,493,506
6 Deferred tax assets nonadmitted	1,302,351	0	1,302,351	0	0	0
7 Net admitted deferred tax asset (liability)	$ 14,076,844	$ (9,781,544)	$ 4,295,300	$ 14,143,945	$ (6,650,439)	$ 7,493,506
8 (Increase) decrease in nonadmitted asset	$ (1,302,351)	$ 0	$ (1,302,351)	$ 0	$ 0	0

9 The Company has elected to admit additional DTAs pursuant to SSAP10R, paragraph 10e for the current and prior periods.

10 The increased amount, by tax character, of admitted gross DTAs resulting from paragraph 10(e)

	12/31/2011	12/31/2010	Change
Ordinary	$ 3,915,189	$ 1,958,919	$ 1,956,270
Capital	0	0	0
Total increase in admitted adjusted gross DTAs	$ 3,915,189	$ 1,958,919	$ 1,956,270

11 The amount of each result or component of the calculation, by tax character, of SSAP10R, paragraphs 10(a), 10(b) (i), 10(b) (ii) and 10(c):

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
Recovered through loss carrybacks (10a)	$ 9,613,313	$ 536,583	$ 10,149,896	$ 11,832,296	$ 986,166	$ 12,818,462
Lesser of:						
Recognized within one year (10bi)	548,341	0	548,341	0	1,748,619	1,748,619
10% of adjusted capital and surplus (10bii)			17,095,319			17,836,125
Adjusted gross DTAs offset with DTLs (10c)	1,222,290	3,417,035	4,639,325	1,890,382	2,343,952	4,234,334
Total admission component	$ 11,383,944	$ 3,953,618	$ 15,337,562	$ 13,722,678	$ 5,078,737	$ 18,801,415
Risk-based capital level used in paragraph (10d):						
Total adjusted capital			$ 182,669,871			$ 191,200,610
Authorized control level			$ 23,075,087			$ 21,200,812

The amount of each result or component of the calculation, by tax character, of SSAP10R, paragraphs 10(e) (i), 10(e) (ii) (a), 10(e) (ii) (b) & 10(e) (iii):

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
Recovered through loss carrybacks (10ei)	$ 9,613,313	$ 536,583	$ 10,149,896	$ 11,832,296	$ 986,166	$12,818,462
Lesser of:						
Recognized within three years (10eii (a))	4,463,531	1,733,314	6,196,845	3,169,700	1,750,749	4,920,449
15% of adjusted capital and surplus (10eii (b))			25,642,979			26,754,187
Adjusted gross DTAs offset with DTLs (10eiii)	1,222,290	1,683,721	2,906,011	679,600	2,341,822	3,021,422
Total admission component	$ 15,299,134	$ 3,953,618	$ 19,252,752	$ 15,681,596	$ 5,078,737	$ 20,760,333
Risk-based capital level used in paragraph 10d:						
Total adjusted capital			$ 186,585,060			$ 193,159,529
Authorized control level			$ 23,075,087			$ 21,200,812

12 The following amounts resulting from the calculation in paragraphs 10a., 10b., and 10c:

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
Admitted DTAs	$ 15,379,194	$ (9,781,544)	$ 5,597,650	$ 12,185,026	$ (6,650,439)	$ 5,534,587
Admitted assets	XXX	XXX	$ 497,866,099	XXX	XXX	$ 487,251,459
Statutory surplus	XXX	XXX	$ 180,169,871	XXX	XXX	$ 188,700,609
Total adjusted capital	XXX	XXX	$ 182,669,871	XXX	XXX	$ 191,200,609
Increases due to SSAP 10R, Para 10.e:						
Admitted DTAs	$ 3,915,189	$ 0	$ 3,915,189	$ 1,958,919	$ 0	$ 1,958,919
Admitted assets	$ 3,915,189	$ 0	$ 3,915,189	$ 1,958,919	$ 0	$ 1,958,919
Statutory surplus	$ 3,915,189	$ 0	$ 3,915,189	$ 1,958,919	$ 0	$ 1,958,919

13 The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

	12/31/11	12/31/10	Change
Net deferred tax asset (liability)	$ 5,597,651	$ 7,493,506	$ (1,895,855)
Tax-effect of unrealized gains and losses	(12,211,049)	(11,376,446)	(834,603)
Net tax effect without unrealized gains and losses	$ 17,808,700	$ 18,869,952	$ (1,061,252)
Change in deferred income tax			$ (1,061,252)

14 Impact of tax planning strategies:

	12/31/2011			12/31/2010		
	Ordinary %	Capital %	Total %	Ordinary %	Capital %	Total %
Adjusted gross DTA (% of total adjusted gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Net admitted adjusted gross DTAs (% of total net admitted adjusted gross DTAs)	0.0%	0.0%	0.0%	2.6%	0.0%	2.6%

B. Unrecognized deferred tax liabilities

1 There are no temporary differences for which deferred tax liabilities are not recognized.

NOTES TO FINANCIAL STATEMENTS

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

	12/31/11	12/31/10
1 Current year federal tax expense (benefit)	$ (2,360,309)	$ 10,599,477
2 Prior year adjustments	(882,911)	(590,974)
3 Foreign tax paid	21,131	29,321
4 Federal and foreign income taxes incurred, gross of capital gains tax (benefit)	$ (3,222,089)	$ 10,037,824
5 Less realized capital gains (tax) /benefit	(410,948)	(986,166)
6 Federal and foreign income taxes incurred, net of capital gains tax (benefit)	$ (3,633,037)	$ 9,051,658

Deferred tax assets:

	12/31/11	12/31/10	Change
a. Ordinary deferred tax assets:			
1 Loss reserve discounting	$ 5,829,203	$ 5,800,147	$ 29,056
2 Unearned premium reserve	7,116,979	6,861,471	255,508
3 Investments	9,189	0	9,189
4 Guarantee fund accrual	0	0	0
5 Salvage and subrogation	1,681,116	1,746,527	(65,411)
6 Fixed assets	209,439	0	209,439
7 Deferred compensation	0	0	0
8 Pension accrual	1,725,394	1,273,452	451,942
9 Other assets	30,165	0	30,165
10 Total ordinary deferred tax assets	$ 16,601,485	$ 15,681,597	$ 919,888
11 Nonadmitted ordinary deferred tax assets	1,302,351	0	1,302,351
12 Admitted ordinary deferred tax assets	$ 15,299,134	$ 15,681,597	$ (382,463)
b. Capital deferred tax assets:			
1 Investments	$ 3,665,145	$ 4,361,226	$ (696,081)
2 Net capital loss carry-forward	0	0	0
3 Fixed assets	0	0	0
4 Other expenses	288,473	717,511	(429,038)
5 Total capital deferred tax assets	$ 3,953,618	$ 5,078,737	$ (1,125,119)
6 Nonadmitted capital deferred tax assets	0	0	0
7 Admitted capital deferred tax assets	$ 3,953,618	$ 5,078,737	$ (1,125,119)
Admitted deferred tax assets	$ 19,252,752	$ 20,760,334	$ (1,507,582)
Deferred tax liabilities:			
a. Ordinary deferred tax liabilities			
1 Investments	$ 8,087	$ 305,508	$ (297,421)
2 Fixed assets	4,362	4,362	0
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	379,024	374,533	4,491
5 Other	830,817	853,249	(22,432)
6 Total ordinary deferred tax liabilities	$ 1,222,290	$ 1,537,652	$ (315,362)
b. Capital deferred tax liabilities			
1 Unrealized gain / (losses)	$ 12,211,050	$ 11,376,446	$ 834,604
2 Investments	1,524,112	352,730	1,171,382
3 Real estate	0	0	0
4 Other	0	0	0
5 Total capital deferred tax liabilities	$ 13,735,162	$ 11,729,176	$ 2,005,986
Deferred tax liabilities	$ 14,957,452	$ 13,266,828	$ 1,690,624
c. Net admitted deferred tax asset (liability)	$ 4,295,300	$ 7,493,506	$ (3,198,206)

D. The Company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before income taxes as follows:

	12/31/11	12/31/10
1 Income taxes incurred, gross of capital gains tax (benefit)	$ (3,222,089)	$ 10,037,824
2 Change in deferred income tax (without tax on unrealized gains and losses)	1,061,252	(1,270,143)
3 Total income tax reported	$ (2,160,837)	$ 8,767,681
4 Statutory income before taxes, gross of capital gains tax (benefit)	$ (4,923,371)	$ 25,878,557
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	$ (1,723,180)	$ 9,057,495
6 Increase (decrease) in actual tax reported resulting from:		
a Dividend received deduction	(521,299)	(401,380)
b Nondeductible expenses for meals, penalties, and lobbying	77,467	73,011
c Tax exempt interest	(312,377)	(25,961)
d Prior period adjustment	(19,299)	27,106
e Deferred tax benefit / (exp) on nonadmitted assets	212,428	(212,076)
f Appreciation on donated property	0	0
g IRC 832(b)(5) adjustment	125,051	64,101
h Other	372	185,385
7 Total federal income tax reported	$ (2,160,837)	$ 8,767,681

E. Operating loss carryforward

1 As of the end of the current period, there are no operating loss or tax credit carryforwards available for tax purposes.

2 The amount of federal income taxes incurred that are available for recoupment in the event of future net losses are:

	Ordinary	Capital	Total
2011	$ 0	$ 410,948	$ 410,948
2010	$ 9,613,313	$ 986,166	$ 10,599,479
2009	$ 6,412,386	$ 0	$ 6,412,386

3 The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1 The Company's federal income tax return is consolidated with its affiliates. Ohio Farmers Insurance Company (OFIC) is the parent company of the consolidated return. The following subsidiaries will be included in the consolidated federal income tax return.

Westfield Insurance Company
Westfield National Insurance Company
American Select Insurance Company
Old Guard Insurance Company
Westfield Management Company
WMC Properties, LLC
Westfield Financial Corporation
Ward Financial Group, Incorporated
Westfield Marketing, LLC
Westfield Services, Incorporated
Westfield Securities Company
Westfield Bancorp
Westfield Bank, FSB
Westfield Mortgage Company, LLC
Westfield Credit Corporation

2 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.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries, and Affiliates-
A. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.

B. The Company has no exceptional transactions with affiliates to report.

C. The Company has made no changes in methods of establishing terms.

D. Affiliated Balances due to and from Westfield National Insurance Company at 12/31/2011 and 12/31/2010 respectively were:

	12/31/2011	12/31/2010
Westfield Insurance Company	$ 0	$ 37,173
Affiliated Receivable	$ 0	$ 37,173
Ohio Farmers Insurance Company	$ 42,869	$ 1,174,173
Affiliated Payable	$ 42,869	$ 1,174,173

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

E. The Company did not make any guarantees for the benefit of an affiliate or related party resulting in material contingent exposure.

F. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers.

G. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.

H. The Company holds no shares of an upstream parent.

I. The Company did not have any investments in subsidiaries or affiliates that exceeded 10 % of its admitted assets.

J. The Company did not recognize any impairment write down for its investments in subsidiary, Controlled or Affiliated Companies during the statement period.

K. The Company has no investment in a foreign insurance subsidiary.

L. The Company does not hold an investment in a downstream non-insurance holding company.

11. Debt-
A. Holding Company Obligations- Not applicable

B. Federal Home Loan Bank Agreements (FHLB) - Not applicable

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans-
A. Defined Benefit Pension Plan and the Postretirement Benefit Plans

The Company's parent, Ohio Farmers Insurance Company (OFIC), sponsors a non-contributory defined benefit pension plan covering U.S. employees. As of December 31, 2011, 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, 2011 and 2010:

1. Change in benefit obligation	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Benefit obligation at beginning of year	$ 249,145,440	$ 224,540,309	$ 24,056,845	$ 24,104,556
b. Service cost	9,612,484	8,609,789	1,526,508	1,210,234
c. Interest cost	14,803,677	14,187,942	1,363,533	1,398,784
d. Contribution by plan participants	0	0	1,160,461	898,786
e. Actuarial (gains) losses	24,955,554	11,708,256	(11,346)	(63,264)
f. Foreign currency exchange rate changes	0	0	0	0
g. Benefits paid	(10,690,152)	(9,900,856)	(4,090,109)	(3,818,486)
less: federal subsidy on benefits paid	N/A	N/A	326,752	326,235
h. Plan amendments	0	0	0	0
i. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
j. Benefit obligation at end of year	$ 287,827,003	$ 249,145,440	$ 24,332,644	$ 24,056,845

2. Change in plan assets	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Fair value of plan assets at beginning of year	$ 236,754,142	$ 216,578,630	$ 29,904,233	$ 27,357,510
b. Actual return on plan assets	18,282,730	22,576,368	734,227	2,982,874
c. Foreign currency exchange rate changes	0	0	0	0
d. Employer contribution	8,300,000	7,500,000	529,051	2,483,549
e. Plan participants' contributions	0	0	1,160,461	898,786
f. Benefits paid	(10,690,152)	(9,900,856)	(4,090,109)	(3,818,486)
g. Business combinations, divestitures, and settlements	0	0	0	0
h. Fair value of plan assets at end of year	$ 252,646,720	$ 236,754,142	$ 28,237,863	$ 29,904,233

3. Funded Status	Pension		Retiree Med & Life	
	2011	2010	2011	2010
Funded/ (Unfunded)	$ (35,180,283)	$ (12,391,298)	$ 3,905,219	$ 5,847,388
a. Unamortized prior service cost	5,442,317	6,443,126	(7,039,113)	(7,470,896)
b. Unrecognized net gain or (loss)	83,135,662	60,338,649	9,173,011	7,891,690
c. Remaining net obligation or net asset at initial date of application	0	0	0	0
d. Prepaid assets or (accrued liabilities)	$ 53,397,696	$ 54,390,477	$ 6,039,117	$ 6,268,182
e. Intangible asset	0	0	0	0

4. Accumulated benefit obligation for vested employees	Pension		Retiree Med & Life	
	2011	2010	2011	2010
	$ 258,109,662	$ 225,551,527	$ 24,332,644	$ 24,056,845

5. Benefit obligation for non-vested employees	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Projected benefit obligation	$ 3,545,544	$ 3,432,835	$ 9,866,079	$ 9,796,382
b. Accumulated benefit obligation	$ 2,526,324	$ 2,501,772	$ 9,866,079	$ 9,796,382

NOTES TO FINANCIAL STATEMENTS

6. Components of net periodic benefit cost

	Pension 2011	Pension 2010	Retiree Med & Life 2011	Retiree Med & Life 2010
a. Service cost	$ 9,612,484	$ 8,609,789	$ 1,526,508	$ 1,210,234
b. Interest cost	14,803,677	14,187,942	1,363,533	1,398,784
c. Expected return on plan assets	(19,937,124)	(18,212,957)	(2,295,784)	(2,222,605)
d. Amortization of unrecognized transition obligation or transition asset	0	0	0	0
e. Amount of recognized gains and losses	3,812,935	3,575,734	256,754	330,834
f. Amount of prior service cost recognized	1,000,809	1,000,809	(431,783)	(431,783)
g. Amount of gain or loss recognized due to a settlement or curtailment	0	0	0	0
h. Total net periodic benefit cost	$ 9,292,781	$ 9,161,317	$ 419,228	$ 285,464

7. An additional minimum pension liability adjustment is required when the actuarial present value of accumulated benefits exceeds net plan assets. The additional minimum liability adjustment, less allowable intangible assets, net of tax benefit, is reported as a reduction in surplus. At December 31, 2011, the additional minimum liability for the qualified defined benefit pension plan is $5,462,942. The reduction in surplus, net of tax, is $3,550,912. At December 31, 2010, there was no additional minimum liability.

8. Weighted-average assumptions as of January 1 used to determine net periodic cost:

	Pension 2011	Pension 2010	Retiree Med & Life 2011	Retiree Med & Life 2010
a. Weighted average discount rate	5.74%	6.10%	5.65%	5.91%
b. Expected long-term rate of return on plan asset	8.375%	8.375%	8.00%	8.00%
c. Rate of compensation increase	3.00%	1.50%	0.00%	0.00%
Weighted-average assumptions as of December 31 used to determine year end projected benefit obligation:				
d. Weighted average discount rate	5.21%	5.74%	5.15%	5.65%
e. Rate of compensation increase*	3.00%	3.00%	N/A	N/A

* Rate of compensation increase assumed to be 3.0% for 2012-2015; and 3.5% for 2016+.

9. 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 January 1. The fair market value of assets is measured and updated as of December 31.

10. For measurement purposes, an 8.00% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2011. The rate is assumed to decrease to 7.50% for 2012, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

11. Due to the caps in OFIC's post retirement health care plan, assumed health care cost trend rates have a limited effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates, including the effects of Medicare Part D subsidies, would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	$ (107,123)	$ 94,197
b. Effect on postretirement benefit obligation	$ (885,955)	$ 788,170

12. Plan asset information:

a. The defined benefit pension asset allocation as of the measurement date, December 31, and the target allocation, presented as a percentage of total plan assets were as follows:

Investment Category	December 31 Allocation 2011	December 31 Allocation 2010	Target Allocation Minimum	Target Allocation Maximum
Debt	38.0%	45.0%	40.0%	50.0%
Equity	61.0%	54.0%	50.0%	60.0%
Real Estate	0.0%	0.0%	0.0%	0.0%
Cash	1.0%	1.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%		

b. OFIC'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). This income will be used to pay benefits, but may be allocated to the investment fund after an amount approximately equal to three months' benefits have accumulated. The investment fund will normally consist of debt instruments, including those of governments, government agencies and publicly owned corporations and properly diversified number of common and/or preferred stocks of publicly owned corporations. The investment fund will be divided between these two normal portions. The debt instruments comprise the Bond Fund and shall be considered normal when it is 45% of the investment fund and is generally maintained in a range of 40.0% to 50.0% of the fund. The equities comprise the Stock Fund and shall be considered normal when it is 55% of the investment fund and is generally maintained in a range of 50.0% to 60.0% of the fund. The measurement date for these funds is December 31, annually.

The investments fund portfolio will have the following overall characteristics:

- Complies with provisions of the Ohio Farmers Pension Trust Investment Plan and Formula
- Above average financial quality
- Broadly diversified
- Liquidity requirements minimal
- Fully invested (minimal cash reserves)
- Growing investment income
- Long term time horizon

Additionally the following constraints are placed on individual investments within the portfolio. In the case of equity investments, no equity shall be held unless:

- Dividends are paid (except in the case of mutual funds), and
- Foreign common stock may not exceed 15% of the common stock portfolio.

In the case of debt instruments, no debt shall be held unless:

- Straight bonds will have a duration range of 7-10 years and be of BBB-/AAA quality,
- Foreign bonds may not exceed 15% of the bond fund, and
- Convertible bonds may not exceed 20% of the bond fund and be of BBB- or higher quality, unless company is held in other portfolios.

The funds shall be managed by five trustees, elected by the Board of Directors, utilizing investment advice provided under an agreement with OFIC. The trustees annually review the investment plan and formula.

NOTES TO FINANCIAL STATEMENTS

c. The long-term rates of return were determined using a combination of actual results and published market data. The rates are within the high and low ends of an expected return range. The low end of the range was calculated by multiplying the percentage of portfolio composition of each asset category by published historical return data for the category. The high end of the range was calculated by combining the published market data with actual historical returns for the pension plan weighting the percentages, 75% published and 25% historical.

d. Additional asset categories and associated risk - Not applicable.

13. During 2012, OFIC expects to pay one-time lump sum pension payments totaling $16,165,469 to deferred vested participants due to a plan amendment. The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year (s)	Pension Plan 2011	Postretirement Benefit Plans 2011	Total 2011
2012 (expected)	$ 27,453,145	$ 2,432,643	$ 29,885,788
2013	$ 11,876,116	$ 2,427,365	$ 14,303,481
2014	$ 12,489,313	$ 2,372,862	$ 14,862,175
2015	$ 13,068,292	$ 2,323,140	$ 15,391,432
2016	$ 13,762,633	$ 2,314,405	$ 16,077,038
Thereafter Total	$ 80,876,075	$ 11,417,288	$ 92,293,363

14. OFIC does not have any regulatory contribution requirements for 2012; however, OFIC currently intends to make voluntary contributions of approximately $9.1 million to the defined benefit pension plan and 401 (h) contributions of approximately $0.3 million in 2012 with reference to OFIC's contribution funding guidelines.

OFIC's contribution funding guidelines were developed during 2006 and address the contribution and funding limitations as adjusted by the Pension Protection Act 0f 2006. The guidelines provide that OFIC 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 will always be funded. Contributions are at the final discretion of the Ohio Farmers Insurance Company Board of Directors.

Additionally, OFIC's postretirement health care plan is contributory, with participants' contributions adjusted annually; the life insurance plan is non-contributory.

15. Securities, Insurance Contracts, and other Employer Transactions - Not applicable.

16. Prior service cost is amortized on a straight-line basis over participants' average future service, not on a weighted-average basis.

17. Substantive commitment used as basis for accounting for the benefit obligation - Not applicable.

18. Cost of providing special or contractual termination benefits recognized during the period - Not applicable.

19. Explanation of significant change in the benefit obligation or plan assets not otherwise apparent - Not applicable.

B. Defined Contribution Plan

The Company's employees are covered by a qualified defined contribution pension plan (under IRC Section 401 (k)) sponsored by OFIC. 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 $500,216 and $493,360 for 2011 and 2010, respectively.

At December 31, 2011, the total fair market value of the defined contribution plan assets was $143,655,034, including unrealized gains and losses and participant loans.

C. Multiemployer Plans - Not applicable

D. Consolidated/Holding Company Plans - Not applicable

E. Post-employment Benefits and Compensated Absences - Not applicable

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

1. Pre-adoption note regarding existence of Act - Not applicable.

2. Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost - Not applicable

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act) was signed into law in December of 2003. The Act includes the following two new features to Medicare Part D that could affect the measurement of the accumulated postretirement benefit obligation (APBO) and net periodic postretirement cost for the Plan:

- A federal subsidy (based on 28% of an individual beneficiary's annual prescription drug costs between $250 and $5,000), which is not taxable, to sponsors of retiree healthcare benefit plans that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and

- The opportunity for a retiree to obtain a prescription drug benefit under Medicare.

3. Gross benefits payments and the amount of the subsidy for the period:

	2011	2010
Medical	$ 1,777,877	$ 1,486,725
Dental	240,173	250,031
Prescription	1,640,253	1,716,592
Life insurance premiums	199,803	132,567
Administration fees	232,003	232,572
Gross benefits paid	$ 4,090,109	$ 3,818,487

Future gross benefits payments are estimated to be at approximately the same level.

Subsidy received during calendar year (for plan years 2009 and 2008, respectively)	$ 358,710	$ 336,589
Expected subsidy receivable (for plan years 2011 and 2010, respectively)	$ 326,752	$ 326,235

4. In March 2010, the Patient Protection and Affordable Care Act (the PPACA) and the Health Care and Education Reconciliation Act of 2010 (H.R. 4872), which amends certain provisions of the PPACA, were signed into law. The Medicare Part D retiree drug subsidies effectively become taxable beginning in 2013. During the first quarter of 2010, OFIC recognized a $126,000 after-tax charge due to the enactment of U.S. health care legislation.

NOTES TO FINANCIAL STATEMENTS

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations-
The Company is 100.0% owned and operated by its parent, Ohio Farmers Insurance Company. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. The Company does not have any cumulative unrealized gains or losses in unassigned funds.

14. Contingencies-
A. Contingent Commitments- Not applicable

B. Assessments
On May 27, 2011, the Company received notification of the insolvency of Atlantic Mutual Insurance Co. and Centennial Insurance Co. Also, in 2011 the Company received notification of developed asbestos exposures on an older estate, Paxton National Ins. Co. It is expected that these insolvencies will result in guaranty fund assessments against the Company of $9,665 that have been charged to operations in the current period.

The Company has accrued $805,580 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 the current insolvencies.

C. Gain Contingencies- Not applicable

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits- Not applicable

E. Product Warranties- Not applicable

F. 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.

15. Leases-
The Company does not currently have any material lease obligations.

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk-
The Company does not invest in financial instruments with off-balance sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-
A. Transfer 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
The Company did not have any wash sales involving transactions for securities with a NAIC designation of 3 or below.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans- Not applicable

19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators-
The Company uses a managing general agent (MGA) to write and administer crop insurance products. The terms of the MGA contract give the MGA authority for claims payment (C), claims adjustment (CA), reinsurance ceding (R), binding authority (B), premium collection (P), and underwriting (U).

Name and Address	FEIN Number	Exclusive Contract	Type of Business Written	Type of Authority Granted	Direct Premium Written
John Deere Risk Protection, Inc. 6400 NW 86th Street PO Box 6680 Johnston, IA 50131	36-4459599	Yes	Multiple Peril Crop Crop Hail Private Crop	C, CA, R, B, P, U	$ 0

20. Fair Value Measurements-
A. For assets that are measured and reported at fair value 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 December 31, 2011

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	$ 88,662,092	$ 0	$ 0	$ 88,662,092
Total Common Stocks	$ 88,662,092	$ 0	$ 0	$ 88,662,092
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 4,396,370	$ 0	$ 0	$ 4,396,370
Total Other Invested Assets	$ 4,396,370	$ 0	$ 0	$ 4,396,370
Total Assets at Fair Value	$ 93,058,462	$ 0	$ 0	$ 93,058,462

(2) At December 31, 2011, 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, 2011.

(4) As of December 31, 2011, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2. Historically, fair values in this 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.

(5) As of December 31, 2011, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

C. Fair Value Estimating- Not applicable

NOTES TO FINANCIAL STATEMENTS

21. Other Items-
    A. Extraordinary Items- Not applicable

    B. Troubled Debt Restructuring: Debtors- Not applicable

    C. Other Disclosures- Not applicable

    D. Uncollectible Balances
    At December 31, 2011 and 2010, the Company had admitted assets of $70,384,335 and $66,722,565, 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.

    E. Business Interruption Insurance Recoveries
    The Company had no business interruption insurance recoveries.

    F. State Transferable Tax Credits
    The Company does not have State Transferable Tax Credits.

    G. Subprime Mortgage Related Risk Exposure
    (1) The subprime lending sector is the sector of the mortgage lending industry that 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:

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

    The Company's strategy to manage or mitigate subprime exposure is to avoid making direct investments in, or insuring any of the sources of risk identified above.

    (2) The Company has no direct exposure through investments in subprime mortgage loans.

    (3) The Company has no direct exposure through other investments.

    (4) The Company has no underwriting exposure to subprime mortgage related risk.

22. Events Subsequent-
    Subsequent events have been considered through February 9, 2012 for the statutory statements issued as of December 31, 2011. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-
    A. Unsecured Reinsurance Recoverables
    The Company has an intercompany recoverable that has 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 affiliated reinsurer:

    Ohio Farmers Insurance Company FEIN 34-0438190 $ 298,520,620

    B. Reinsurance Recoverable in Dispute
    The Company has no material recoverable to disclose.

    C. Reinsurance Assumed and Ceded

    (1) Return Commission

	ASSUMED		CEDED		NET	
	Unearned Assumed	Commission Equity	Unearned Ceded	Commission Equity	Unearned Net	Commission Equity
Affiliate	$ 96,273,339	$ 15,274,252	$ 147,665,979	$ 21,567,662	$ (51,392,640)	$ (6,293,411)
Non-affiliate	10,076	2,708	157,593	1,580	(147,516)	1,128
Total	$ 96,283,415	$ 15,276,960	$ 147,823,572	$ 21,569,242	$ (51,540,156)	$ (6,292,283)

Direct Unearned Premium Reserve $ 147,813,495

    (2) Additional or Return Contingent Commission Accrued

	DIRECT	REINSURANCE		NET
		Assumed	Ceded	
Contingent Commission	$ 0	$ 0	$ 9,216	$ (9,216)
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 0	$ 0	$ 9,216	$ (9,216)

The above figures do not include the intercompany pooling of Agents' Contingent Commission in the Assumed and Ceded columns.

    (3) Protected Cells - Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Reinsurance - Not applicable

E. Commutation of Ceded Reinsurance - Not applicable

F. Retroactive Reinsurance - Not applicable

G. Reinsurance Accounted for as a Deposit - Not applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements - Not applicable

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination- Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses-
Reserves, as of December 31, 2010, were $180.3 million. In calendar year 2011, $52.7 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 $112.8 million. Therefore, there has been a $14.8 million favorable prior-year development from December 31, 2010 to December 31, 2011. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: commercial multiple peril, commercial auto liability, homeowners/farmowners, and private passenger auto liability. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies as the Company does not write this type of policy.

26. Intercompany Pooling Arrangements-
Effective January 1, 2011, the reinsurance pooling arrangement was amended to increase Ohio Farmers Insurance Company's participation from 9% to 19% and decrease Westfield Insurance Company's participation from 64% to 54%. No other companies in the pool were impacted. This amendment was approved by the Ohio Department of Insurance in December, 2010.

Below is a detail of participation percentages by company:

	NAIC Number	Effective 1/1/2011	Prior to 1/1/2011
Ohio Farmers Insurance Company	24104	19.0%	9.0%
Westfield Insurance Company	24112	54.0%	64.0%
Westfield National Insurance Company	24120	13.0%	13.0%
American Select Insurance Company	19992	5.0%	5.0%
Old Guard Insurance Company	17558	9.0%	9.0%

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%

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 in accordance with the percentages set forth in the intercompany pooling arrangement.

G. Affiliated Balances due to and from Westfield National Insurance Company at 12/31/2011 and 12/31/2010 respectively were:

	12/31/2011	12/31/2010
Westfield Insurance Company*	$ 0	$ 37,173
Affiliated Receivable	$ 0	$ 37,173
Ohio Farmers Insurance Company*	$ 42,869	$ 1,174,173
Affiliated Payable	$ 42,869	$ 1,174,173

*Ohio Farmers Insurance Company and Westfield Insurance Company are included in the intercompany pooling agreement.

27. Structured Settlements-
A. The Company has purchased annuities from life insurers under which the claimants are payees. These annuities have been used to reduce unpaid losses by $2,212,884 as of December 31, 2011. The Company has a contingent liability of $2,212,884 should the issuers of these annuities fail to perform under the terms of the annuities.

B. 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 one life insurer does not equal or exceed 1% of the Company's policyholder surplus.

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1.	Liability carried for premium deficiency reserves:	$ 0
2.	Date of the most recent evaluation of this liability:	12/31/2011
3.	Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles- Not applicable

32. Discounting of Liabilities for Unpaid Losses and 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.

NOTES TO FINANCIAL STATEMENTS

33. Asbestos/Environmental Reserves-
The Company's exposure to asbestos and environmental claims arises from general liability and commercial multiple peril lines of business. The Company tries to estimate the full impact of the asbestos and environmental exposure by establishing full case basis reserves on all known claims and computing incurred but not reported losses based on market share tempered by previous experience. In addition, reserves are held for future allocated loss adjustment expenses including coverage dispute costs.

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

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

(1) Direct Basis:

	2007	2008	2009	2010	2011
a. Beginning reserves:	$ 6,851,044	$ 6,564,702	$ 6,403,204	$ 6,221,832	$ 6,060,585
b. Incurred losses and loss adjustment expense:	(14,584)	(3,250)	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	271,758	158,248	181,371	161,247	142,458
d. Ending reserves:	$ 6,564,702	$ 6,403,204	$ 6,221,832	$ 6,060,585	$ 5,918,127

(2) Assumed Reinsurance:

	2007	2008	2009	2010	2011
a. Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

	2007	2008	2009	2010	2011
a. Beginning reserves:	$ 6,838,042	$ 6,561,450	$ 6,403,202	$ 6,221,831	$ 6,060,583
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	276,592	158,248	181,371	161,247	142,458
d. Ending reserves:	$ 6,561,450	$ 6,403,202	$ 6,221,831	$ 6,060,583	$ 5,918,126

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

(1) Direct Basis:	$ 5,406,816
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 5,406,816

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

(1) Direct Basis:	$ 1,499,023
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 1,499,023

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 Basis:

	2007	2008	2009	2010	2011
a. Beginning reserves:	$ 1,596,402	$ 1,395,343	$ 1,336,347	$ 1,276,703	$ 1,245,932
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	201,060	58,996	59,644	30,771	138,773
d. Ending reserves:	$ 1,395,343	$ 1,336,347	$ 1,276,703	$ 1,245,932	$ 1,107,159

(2) Assumed Reinsurance:

	2007	2008	2009	2010	2011
a. Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

	2007	2008	2009	2010	2011
a. Beginning reserves:	$ 1,596,402	$ 1,395,343	$ 1,336,347	$ 1,276,703	$ 1,245,932
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	201,060	58,996	59,644	30,771	138,773
d. Ending reserves:	$ 1,395,343	$ 1,336,347	$ 1,276,703	$ 1,245,932	$ 1,107,159

NOTES TO FINANCIAL STATEMENTS

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

(1)	Direct Basis:	$	851,514
(2)	Assumed Reinsurance Basis:	$	0
(3)	Net of Ceded Reinsurance Basis:	$	851,514

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

(1)	Direct Basis:	$	326,755
(2)	Assumed Reinsurance Basis:	$	0
(3)	Net of Ceded Reinsurance Basis:	$	326,755

34. Subscriber Savings Accounts- Not applicable

35. Multiple Peril Crop Insurance-
The Company elected to compute the unearned premium reserve associated with the Multiple Peril Crop Insurance Program on a daily pro rata method, as the Company did not believe it could demonstrate that the period of risk differs significantly from the contract period.

The Company did not reduce its loss expenses for expense payments associated with catastrophic coverage through December 31, 2011 and December 31, 2010. The Company increased its other underwriting expenses for expense payments associated with buy-up coverage by $0 and $213 through December 31, 2011 and December 31, 2010, respectively.

The Managing General Agency Crop Insurance Agreement between the Company and John Deere Risk Protection was terminated with an effective date of June 30, 2008. However, existing business for reinsurance year 2008 and prior will continue to run through the Company's financial statements in accordance with SAP 78 and the Managing General Agency Crop Insurance Agreement.

36. Financial Guaranty Insurance- Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes (X) No ( )
1.2	If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes (X) No ( ) N/A ( )
1.3	State Regulating?	Ohio
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.	12/31/2007
3.2	State the as of date of 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.	12/31/2007
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).	08/07/2008
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)

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes ( ) No (X)

5.2 If yes, provide the name of entity, the NAIC company code, and state of domicile 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; .... 0.000 %

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes (X) No ( )

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
Ohio Farmers Insurance Company is a thrift holding 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 the names and locations (city and state of the main office) of any 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 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
Ohio Farmers Insurance Company	Westfield Center, Ohio	Y	N	N	N	N
Westfield Insurance Company	Westfield Center, Ohio	Y	N	N	N	N
Westfield Bancorp	Westfield Center, Ohio	Y	N	N	N	N
Westfield Bank, FSB	Westfield Center, Ohio	N	Y	N	N	N

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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 Model Reporting Model Regulation as allowed for in Section 17A 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 domiciliary state insurance laws? Yes (X) No ( ) N/A ( )

10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Scott Weinstein, FCAS
KPMG LLP, 303 Peachtree St., Suite 2000, Atlanta, GA 30308-3210

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes ( ) No (X)

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $ 0

12.2 If yes, provide explanation

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 (X)

13.3 Have there been any changes made to any of the trust indentures during the year? Yes ( ) No (X)

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes ( ) No ( ) N/A (X)

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes (X) No ( )
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes ( ) No (X)

14.21 If the response to 14.2 is Yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes ( ) No (X)

14.31 If the response to 14.3 is Yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below? Yes ( ) No (X)

15.2 If the response to 15.1 is yes, indicated the American Bankers Association (ABA) Routing Number and the name of 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 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 ( ) No (X)

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3) Yes (X) No ( )

24.2 If no, give full and complete information relating thereto:

24.3 For the security 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 16 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2011.

24.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions? Yes ( ) No ( ) N/A (X)

24.5 If answer to 24.4 is YES, report amount of collateral for conforming programs. $ 0

24.6 If answer to 24.4 is NO, report amount of collateral for other programs. $ 0

24.7 Does your security lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes ( ) No ( ) N/A (X)

24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes ( ) No ( ) N/A (X)

24.9 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)

25.1 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 24.3) Yes (X) No ( )

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

25.21	Subject to repurchase agreements	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Pledged as collateral	$ 0
25.26	Placed under option agreements	$ 0
25.27	Letter stock or securities restricted as to sale	$ 0
25.28	On deposit with state or other regulatory body	$ 4,147,031
25.29	Other	$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ( ) No (X)

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ( ) No ( ) N/A (X)
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes ( ) No (X)

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III General Examination Considerations, F - Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (X) No ( )

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase	1 Chase Manhattan Plaza - 19th Floor, New York, NY 10005

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ( ) No (X)

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

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

28.05 Identify all investment advisors, broker/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 Number(s)	2 Name	3 Address

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value

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

1 Name of Mutual Fund (from question 29.2)	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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	$ 329,416,788	$ 372,707,646	$ 43,290,858
30.2 Preferred stocks	$ 0	$ 0	$ 0
30.3 Totals	$ 329,416,788	$ 372,707,646	$ 43,290,858

30.4 Describe the sources or methods utilized in determining the fair values:
Interactive Data Corp (IDC), Morgan Keegan, Cantor Fitzgerald, The Baker Group

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

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

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

32.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed? Yes (X) No ( )

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to Trade Associations, service organizations and statistical or Rating Bureaus, if any? $ 951,959

33.2 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 OFFICE INC.	$ 530,995
	$ 0
	$ 0
	$ 0

34.1 Amount of payments for legal expenses, if any? $ 228,310

34.2 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	$ 136,747
	$ 0
	$ 0
	$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 30,311

35.2 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
US CHAMBER INSTITUTE FOR LEGAL REFORM	$ 9,750
POLICY MATTERS CONSULTING, LLC	$ 9,360
	$ 0
	$ 0

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 Line (1.2) above. $ 0

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $ 0

1.6 Individual policies:

Most current three years:

1.61	Total premium earned	$ 0
1.62	Total incurred claims	$ 0
1.63	Number of covered lives	 0

All years prior to most current three years:

1.64	Total premium earned	$ 0
1.65	Total incurred claims	$ 0
1.66	Number of covered lives	 0

1.7 Group policies:

Most current three years:

1.71	Total premium earned	$ 0
1.72	Total incurred claims	$ 0
1.73	Number of covered lives	 0

All years prior to most current three years:

1.74	Total premium earned	$ 0
1.75	Total incurred claims	$ 0
1.76	Number of covered lives	 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 195,969,642	$ 191,734,816
2.3	Premium Ratio (Line 2.1/Line 2.2)	.... 0.0	.... 0.0
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 293,274,527	$ 272,951,723
2.6	Reserve Ratio (Line 2.4/Line 2.5)	.... 0.0	.... 0.0

3.1 Does the reporting entity issue both participating and non-participating policies? Yes (X) No ( )

3.2 If yes, state the amount of calendar year premiums written on:

3.21	Participating policies	$ 5,141,071
3.22	Non-participating policies	$ 286,092,716

4. For Mutual reporting entities and Reciprocal Exchange only:

4.1 Does the reporting entity issue assessable policies? Yes ( ) No (X)

4.2 Does the reporting entity issue non-assessable policies? Yes ( ) No (X)

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 (X)

5.2 If yes, is the commission paid:

5.21	Out of Attorney's-in-fact compensation	Yes ( ) No ( ) N/A (X)
5.22	As a direct expense of the exchange	Yes ( ) No ( ) N/A (X)

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 (X)

5.5 If yes, give full information.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

Reinsurance protection totaling $57,000,000 above a $3,000,000 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:

See Exhibit A located in the MISC additional statement pages.

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?

Westfield Group purchased $219,625,000 of property catastrophe reinsurance excess of a $30,000,000 net retention per loss occurrence.

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

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 unreinsured catastrophic loss.

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes (X) No ( )

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

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

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

8.2 If yes, give full information.

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes ( ) No (X)

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of the 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 31 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)

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 reporting entity would have been required to charge had it retained the risks. Has this been done? Yes (X) No ( ) N/A ( )

11.1 Has this 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 of the asset schedule, 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 0.000 %

12.42 To 0.000 %

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 the 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): $ 4,000,000

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 ( ) No (X)

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. 1

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:

Reinsurance would first be allocated to a company at the policy level then reallocated if necessary according to the intercompany pooling agreement.

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 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.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 it excludes from Schedule F - Part 5? Yes ( ) No (X)

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5.
Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	$ 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

Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	$ 0
17.19 Unfunded portion of Interrogatory 17.18	$ 0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	$ 0
17.21 Case reserves portion of Interrogatory 17.18	$ 0
17.22 Incurred but not reported portion of Interrogatory 17.18	$ 0
17.23 Unearned premium portion of Interrogatory 17.18	$ 0
17.24 Contingent commission portion of Interrogatory 17.18	$ 0

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 the funds administered as of the reporting date. $ 0

FIVE-YEAR HISTORICAL DATA

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

	1 2011	2 2010	3 2009	4 2008	5 2007
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	184,176,223	174,569,656	170,005,311	173,713,368	177,427,587
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	112,459,792	106,736,377	106,688,598	130,823,205	127,559,360
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	178,597,382	166,396,922	162,596,125	152,461,158	153,065,235
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	7,415,286	7,942,476	7,767,015	8,636,723	8,486,735
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)	8,249,777	7,764,930	5,200,000	5,200,000	2,600,000
6. Total (Line 35)	490,898,460	463,410,361	452,257,049	470,834,454	469,138,917
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	74,870,038	72,786,164	72,748,155	74,600,415	75,594,247
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	37,628,525	36,555,914	36,069,771	60,582,469	55,407,813
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	71,796,487	67,455,266	66,224,456	64,530,161	65,545,101
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	7,074,923	7,537,830	7,473,030	8,448,612	8,037,839
11. Nonproportional reinsurance lines (Line 31, 32 and 33)	8,249,777	7,764,930	5,200,000	5,200,000	2,600,000
12. Total (Line 35)	199,619,750	192,100,104	187,715,412	213,361,657	207,185,000
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(24,097,292)	666,865	4,298,768	1,115,115	1,339,943
14. Net investment gain (loss) (Line 11)	18,358,321	23,453,191	19,839,623	1,246,245	23,387,572
15. Total other income (Line 15)	979,065	935,212	1,102,723	1,107,058	(2,840,653)
16. Dividends to policyholders (Line 17)	574,413	162,877	0	166,439	261,899
17. Federal and foreign income taxes incurred (Line 19)	(3,633,037)	9,051,658	5,801,148	6,699,614	5,640,771
18. Net income (Line 20)	(1,701,282)	15,840,733	19,439,966	(3,397,635)	15,984,192
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	501,781,288	489,254,573	459,141,160	454,617,974	474,762,542
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	10,036,618	9,417,554	9,526,191	11,290,931	11,501,729
20.2 Deferred and not yet due (Line 15.2)	60,347,717	57,305,011	54,204,354	53,978,019	52,852,503
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	315,196,228	296,095,044	282,533,362	300,053,386	295,805,136
22. Losses (Page 3, Line 1)	154,291,999	141,469,275	131,123,330	140,543,607	129,310,902
23. Loss adjustment expenses (Page 3, Line 3)	42,709,189	38,859,217	37,103,750	35,493,343	34,033,867
24. Unearned premiums (Page 3, Line 9)	96,273,339	92,623,231	92,257,941	92,243,253	93,060,538
25. Capital paid up (Page 3, Line 30 and Line 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	186,585,060	193,159,529	176,607,798	154,564,588	178,957,406
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	16,521,621	21,003,167	1,814,493	41,220,566	24,690,781
Risk-Based Capital Analysis					
28. Total adjusted capital	186,585,060	193,159,529	176,607,798	154,564,588	178,957,406
29. Authorized control level risk-based capital	23,075,087	21,200,812	19,470,948	20,329,470	22,756,696
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	77.5	77.3	79.2	70.7	66.8
31. Stocks (Line 2.1 and Line 2.2)	21.0	20.6	18.3	23.9	29.4
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	0.5	0.8	1.7	4.7	2.3
35. Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	XXX	XXX	XXX
37. Other invested assets (Line 8)	1.0	1.2	0.8	0.6	0.7
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.9
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	XXX	XXX	XXX
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, Column 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1	0	0	0	0	0
45. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Line 42 through Line 47	0	0	0	0	0
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2011	2 2010	3 2009	4 2008	5 2007
	Capital and Surplus Accounts (Page 4)					
50.	Net unrealized capital gains (losses) (Line 24)	(2,478,435)	(513,827)	8,553,520	(20,198,176)	766,369
51.	Dividends to stockholders (Line 35)	0	0	(5,000,000)	(2,100,000)	(2,800,000)
52.	Change in surplus as regards policyholders for the year (Line 38)	(6,574,469)	16,551,731	22,043,210	(24,392,818)	14,443,388
	Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
53.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	84,600,553	93,918,506	88,565,069	90,379,433	96,015,695
54.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	64,260,226	56,211,975	63,398,352	69,295,300	57,298,832
55.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	146,960,776	107,789,664	114,545,464	116,624,320	96,130,139
56.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,145,320	1,150,634	629,660	274,653	486,545
57.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	7,752,887	342,128	2,452,753	523,089	(49,400)
58.	Total (Line 35)	304,719,762	259,412,907	269,591,298	277,096,795	249,881,811
	Net Losses Paid (Page 9, Part 2, Column 4)					
59.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	38,844,066	38,228,704	39,086,909	40,332,150	40,261,016
60.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	21,557,035	19,917,266	29,694,870	33,922,050	23,512,751
61.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	50,068,807	38,220,476	38,475,449	37,786,448	33,718,100
62.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,149,017	1,114,434	486,360	276,238	486,545
63.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	7,752,887	342,128	2,452,753	523,089	(49,400)
64.	Total (Line 35)	119,371,812	97,823,008	110,196,341	112,839,975	97,929,012
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
65.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66.	Losses incurred (Line 2)	67.5	56.4	53.7	57.9	54.9
67.	Loss expenses incurred (Line 3)	11.8	10.1	10.4	8.8	9.5
68.	Other underwriting expenses incurred (Line 4)	33.0	33.1	33.7	32.7	35.0
69.	Net underwriting gain (loss) (Line 8)	(12.3)	0.3	2.3	0.5	0.7
	Other Percentages					
70.	Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	31.9	32.6	33.1	32.3	35.9
71.	Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	79.3	66.5	64.0	66.7	64.4
72.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	107.0	99.5	106.3	138.0	115.8
	One Year Loss Development (000 omitted)					
73.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(13,942)	(12,386)	(7,329)	(12,973)	(2,525)
74.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Column 1 x 100.0)	(7.2)	(7.0)	(4.7)	(7.2)	(1.5)
	Two Year Loss Development (000 omitted)					
75.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(20,136)	(15,336)	(19,062)	(5,566)	(54)
76.	Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Column 2 x 100.0)	(11.4)	(9.9)	(10.7)	(3.4)	0.0

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Columns 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	1,699	221	393	55	69	0	34	1,884	XXX
2. 2002	159,684	5,446	154,238	89,037	769	5,555	103	10,470	2	3,031	104,187	XXX
3. 2003	177,246	6,562	170,685	87,633	1,799	5,309	409	11,490	0	3,674	102,224	XXX
4. 2004	185,703	5,337	180,367	89,012	696	5,444	24	11,143	1	3,696	104,878	XXX
5. 2005	195,915	8,196	187,719	87,719	2,461	5,887	109	10,028	2	3,762	101,064	XXX
6. 2006	208,560	14,146	194,415	97,834	9,351	5,792	79	11,082	5	3,634	105,273	XXX
7. 2007	221,552	16,933	204,619	98,177	4,412	5,856	140	11,154	0	3,688	110,634	XXX
8. 2008	242,723	28,544	214,179	139,684	21,485	5,803	243	10,982	0	3,937	134,740	XXX
9. 2009	196,869	9,169	187,701	84,043	1,601	3,554	36	10,147	3	3,242	96,105	XXX
10. 2010	200,675	8,940	191,735	84,455	1,087	1,780	28	10,183	(1)	3,381	95,304	XXX
11. 2011	206,547	10,577	195,970	81,255	4,913	602	129	9,115	(2)	1,948	85,932	XXX
12. Totals	XXX	XXX	XXX	940,548	48,795	45,975	1,356	105,861	9	34,028	1,042,225	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct & Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	6,267	1,978	6,654	0	310	0	1,775	0	515	0	0	13,542	XXX
2.	779	0	600	0	69	0	63	0	113	0	0	1,625	XXX
3.	1,008	219	747	0	59	0	108	0	129	0	0	1,832	XXX
4.	862	180	871	0	68	0	197	0	136	0	0	1,953	XXX
5.	1,000	93	1,225	61	130	0	346	0	166	0	0	2,714	XXX
6.	3,431	830	1,245	51	278	0	476	0	474	0	0	5,023	XXX
7.	3,685	212	2,439	113	430	0	966	7	553	0	0	7,741	XXX
8.	7,804	714	3,596	231	1,059	0	1,617	16	1,224	0	0	14,338	XXX
9.	11,254	116	6,734	501	1,594	0	3,181	39	1,462	0	0	23,568	XXX
10.	19,851	268	11,505	746	3,296	0	4,305	68	2,541	0	0	40,417	XXX
11.	39,870	3,297	36,882	4,407	5,364	0	5,205	150	4,781	0	0	84,248	XXX
12.	95,811	7,906	72,499	6,111	12,658	0	18,238	280	12,093	0	0	197,001	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter - Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,942	2,600
2.	106,686	874	105,812	66.8	16.1	68.6	0	0	13.0	1,380	245
3.	106,484	2,428	104,056	60.1	37.0	61.0	0	0	13.0	1,536	296
4.	107,733	901	106,832	58.0	16.9	59.2	0	0	13.0	1,552	401
5.	106,502	2,725	103,778	54.4	33.2	55.3	0	0	13.0	2,071	643
6.	120,612	10,315	110,297	57.8	72.9	56.7	0	0	13.0	3,796	1,228
7.	123,259	4,884	118,375	55.6	28.8	57.9	0	0	13.0	5,799	1,942
8.	171,769	22,690	149,078	70.8	79.5	69.6	0	0	13.0	10,455	3,883
9.	121,968	2,295	119,672	62.0	25.0	63.8	0	0	13.0	17,371	6,197
10.	137,917	2,197	135,720	68.7	24.6	70.8	0	0	13.0	30,342	10,075
11.	183,073	12,893	170,180	88.6	121.9	86.8	0	0	13.0	69,048	15,200
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	154,292	42,709

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	64,691	64,822	67,964	70,311	70,925	71,989	71,476	71,940	71,960	72,808	848	868
2. 2002	94,429	92,976	92,949	94,053	94,702	94,830	95,203	95,101	95,043	95,231	188	130
3. 2003	XXX	98,537	93,173	93,093	93,535	93,687	93,543	92,988	92,652	92,437	(215)	(551)
4. 2004	XXX	XXX	96,624	96,564	97,960	96,940	96,616	96,231	95,844	95,553	(291)	(678)
5. 2005	XXX	XXX	XXX	99,918	96,418	96,438	95,965	94,907	93,945	93,585	(361)	(1,322)
6. 2006	XXX	XXX	XXX	XXX	107,192	104,323	102,362	100,328	99,282	98,746	(536)	(1,582)
7. 2007	XXX	XXX	XXX	XXX	XXX	121,909	111,977	109,559	107,532	106,669	(863)	(2,890)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	144,127	142,887	139,677	136,874	(2,803)	(6,014)
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116,163	111,784	108,067	(3,717)	(8,096)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129,187	122,995	(6,192)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,282	XXX	XXX
										12. Totals	(13,942)	(20,136)

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) 1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	21,491	34,990	43,350	48,208	53,094	55,380	57,111	57,965	59,781	XXX	XXX
2. 2002	50,857	68,621	77,386	84,652	88,611	90,719	92,322	93,059	93,281	93,719	XXX	XXX
3. 2003	XXX	49,881	68,609	77,875	83,801	87,607	89,608	90,156	90,562	90,734	XXX	XXX
4. 2004	XXX	XXX	48,622	70,662	80,536	86,963	90,548	92,303	93,174	93,736	XXX	XXX
5. 2005	XXX	XXX	XXX	48,362	68,217	78,127	84,873	88,547	90,094	91,037	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	52,652	73,323	83,663	89,953	92,716	94,196	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	56,287	78,585	89,210	96,217	99,480	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	70,625	107,657	117,689	123,759	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,958	76,012	85,961	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,825	85,120	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,815	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	21,061	15,593	15,817	15,897	13,217	11,345	10,520	9,999	9,515	8,429
2. 2002	14,841	4,612	2,770	2,663	2,298	2,036	1,384	1,111	876	663
3. 2003	XXX	16,073	5,857	3,527	2,385	2,121	1,947	1,563	1,212	854
4. 2004	XXX	XXX	17,108	7,169	5,694	3,136	2,785	2,034	1,496	1,067
5. 2005	XXX	XXX	XXX	20,096	9,019	5,094	3,831	2,991	1,974	1,510
6. 2006	XXX	XXX	XXX	XXX	22,480	10,544	6,611	4,490	2,806	1,670
7. 2007	XXX	XXX	XXX	XXX	XXX	28,816	12,284	8,486	5,290	3,285
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	27,649	14,483	8,436	4,966
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,243	15,401	9,375
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,275	14,995
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,531

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	3 Direct Premiums Earned	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 Premium Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	L	924,606	924,152	0	400,013	629,064	739,547	903	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0
5. California	CA	L	302,462	269,427	0	0	0	0	(5)	0
6. Colorado	CO	L	2,108,275	1,836,315	0	410,272	942,567	910,825	3,078	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	L	5,250	732	0	0	1,397	1,397	8	0
9. Dist. Columbia	DC	L	0	0	0	0	0	0	0	0
10. Florida	FL	L	15,877	15,977	0	(229)	(9,201)	16,618	10	0
11. Georgia	GA	L	923,324	839,706	0	307,980	712,839	992,940	354	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0	0
14. Illinois	IL	L	12,414,016	11,978,486	0	7,398,374	7,062,238	6,639,953	27,219	0
15. Indiana	IN	L	28,156,139	26,933,057	0	16,170,695	16,025,762	11,154,053	132,707	0
16. Iowa	IA	L	17,812,961	16,068,418	201,705	10,124,366	11,455,654	8,207,930	50,059	0
17. Kansas	KS	N	0	0	0	0	0	0	0	0
18. Kentucky	KY	L	10,481,190	10,209,542	0	5,916,303	5,362,759	3,994,336	27,083	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0
21. Maryland	MD	L	327,212	309,521	0	49,020	132,217	137,546	160	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	L	327,364	200,725	13,639	67,285	34,669	261,495	1,507	0
24. Minnesota	MN	L	15,352,076	15,774,108	93,963	8,321,966	8,259,166	7,002,214	38,715	0
25. Mississippi	MS	N	0	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0	0
32. New Mexico	NM	L	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	L	1,032,109	1,177,911	0	772,297	862,909	710,201	598	0
35. North Dakota	ND	L	(70)	129	0	0	(11,745)	17,735	0	0
36. Ohio	OH	L	187,361,901	182,476,848	0	120,974,182	130,116,778	73,242,368	940,554	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	3,911,705	3,131,847	238,871	2,234,051	2,863,699	8,275,291	18,323	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	L	854,204	785,571	0	190,744	280,158	315,736	673	0
42. South Dakota	SD	L	0	0	0	(2,346)	(5,126)	15,061	0	0
43. Tennessee	TN	L	8,060,772	7,460,729	0	11,965,594	13,892,763	5,537,839	26,497	0
44. Texas	TX	L	0	0	0	0	5	18	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	L	0	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0	0
49. West Virginia	WV	L	508,920	223,954	0	28,009	210,634	182,624	1,701	0
50. Wisconsin	WI	L	353,494	174,087	26,235	1,313	92,666	190,708	257	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Totals		(a) 26	291,233,787	280,791,242	574,413	185,329,889	198,911,872	128,546,435	1,270,401	0
DETAILS OF WRITE-INS										
5801.		XXX	0	0	0	0	0	0	0	0
5802.		XXX	0	0	0	0	0	0	0	0
5803.		XXX	0	0	0	0	0	0	0	0
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0	0	0
5899. Totals (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)		XXX	0	0	0	0	0	0	0	0

(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.

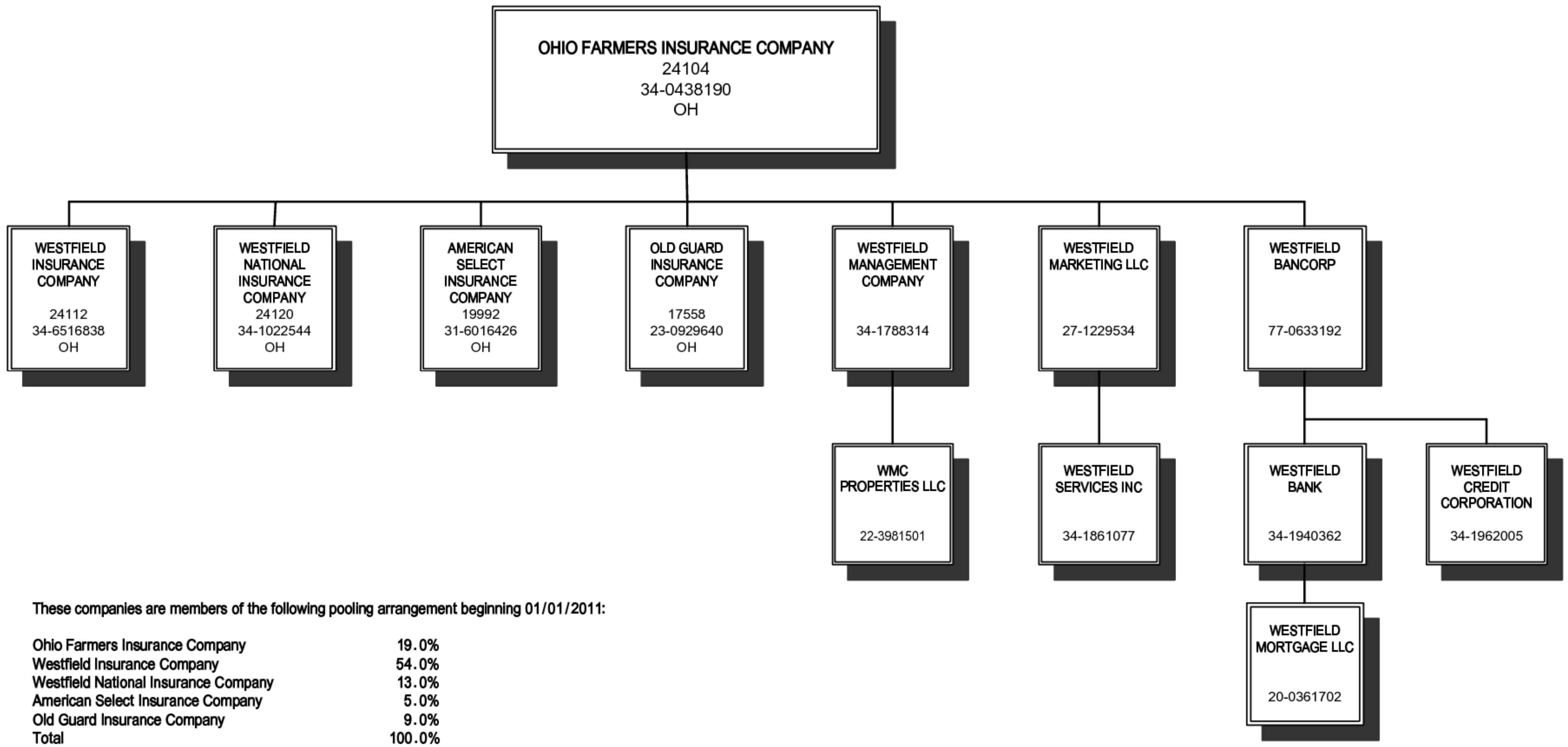
Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

(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



These companies are members of the following pooling arrangement beginning 01/01/2011:

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%
Total	100.0%

Property and Casualty
Annual Statement Blank Alphabetical Index

Property and Casualty
Annual Statement Blank Alphabetical Index (cont.)