

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	27,970,081	47.219	27,970,081		27,970,081	47.219
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.000				0.000
1.22 Issued by U.S. government sponsored agencies		0.000				0.000
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	1,999,951	3.376	1,999,951		1,999,951	3.376
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	230,600	0.389	230,600		230,600	0.389
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	5,123,454	8.649	5,123,454		5,123,454	8.649
1.43 Revenue and assessment obligations	2,060,345	3.478	2,060,345		2,060,345	3.478
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	3,619,003	6.110	3,619,003		3,619,003	6.110
1.512 Issued or guaranteed by FNMA and FHLMC	36,717	0.062	36,717		36,717	0.062
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	760,989	1.285	760,989		760,989	1.285
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other	4,938,993	8.338	4,938,993		4,938,993	8.338
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	3,512,862	5.930	3,512,862		3,512,862	5.930
2.2 Unaffiliated non-U.S. securities (including Canada)		0.000				0.000
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including						
\$ of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans		0.000				0.000
7. Derivatives		0.000				0.000
8. Receivables for securities		0.000				0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	8,981,904	15.163	8,981,904		8,981,904	15.163
11. Other invested assets		0.000				0.000
12. Total invested assets	59,234,899	100.000	59,234,899		59,234,899	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year	
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 8)	
2.2 Additional investment made after acquisition (Part 2, Column 9)	
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 16	
3.2 Totals, Part 3, Column 12	
4. Accrual of discount	
5. Unrealized valuation increase (decrease):	
5.1 Totals, Part 1, Column 13	
5.2 Totals, Part 3, Column 9	
6. Total gain (loss) on disposals, Part 3, Column 19	
7. Deduct amounts received on disposals, Part 3, Column 16	
8. Deduct amortization of premium and depreciation	
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Totals, Part 1, Column 17	
9.2 Totals, Part 3, Column 14	
10. Deduct current year's other than temporary impairment recognized:	
10.1 Totals, Part 1, Column 15	
10.2 Totals, Part 3, Column 11	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12. Deduct total nonadmitted amounts	
13. Statement value at end of current period (Line 11 minus Line 12)	

NONE**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year	57,205,924
2. Cost of bonds and stocks acquired, Part 3, Column 7	8,958,355
3. Accrual of discount	36,320
4. Unrealized valuation increase (decrease):	
4.1. Part 1, Column 12	38,576
4.2. Part 2, Section 1, Column 15	
4.3. Part 2, Section 2, Column 13	
4.4. Part 4, Column 11	10,401
	48,977
5. Total gain (loss) on disposals, Part 4, Column 19	207,125
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	15,632,760
7. Deduct amortization of premium	113,557
8. Total foreign exchange change in book/adjusted carrying value:	
8.1. Part 1, Column 15	
8.2. Part 2, Section 1, Column 19	
8.3. Part 2, Section 2, Column 16	
8.4. Part 4, Column 15	
9. Deduct current year's other than temporary impairment recognized:	
9.1. Part 1, Column 14	457,389
9.2. Part 2, Section 1, Column 17	
9.3. Part 2, Section 2, Column 14	
9.4. Part 4, Column 13	457,389
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	50,252,995
11. Deduct total nonadmitted amounts	
12. Statement value at end of current period (Line 10 minus Line 11)	50,252,995

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	32,350,074	32,382,663	32,369,153	32,282,003
	2. Canada				
	3. Other Countries				
	4. Totals	32,350,074	32,382,663	32,369,153	32,282,003
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	230,600	232,300	241,746	230,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	5,123,455	5,385,556	5,119,578	5,130,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	2,097,062	2,207,931	2,212,966	2,036,762
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	8,451,853	10,074,213	8,476,543	9,998,750
	9. Canada				
	10. Other Countries	1,999,951	2,062,016	1,999,820	2,000,000
	11. Totals	10,451,804	12,136,229	10,476,363	11,998,750
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	50,252,995	52,344,679	50,419,806	51,677,515
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	50,252,995	52,344,679	50,419,806	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	2,570,813	28,116,765	933,267	629,257	99,970	32,350,072	55.3	24,549,089	36.4	32,350,074	(2)
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	2,570,813	28,116,765	933,267	629,257	99,970	32,350,072	55.3	24,549,089	36.4	32,350,074	(2)
2. All Other Governments											
2.1 NAIC 1											
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals											
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1	230,600					230,600	0.4	4,017,201	6.0	230,600	
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals	230,600					230,600	0.4	4,017,201	6.0	230,600	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 NAIC 1			4,126,408	997,047		5,123,455	8.8	5,122,841	7.6	5,123,454	1
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals			4,126,408	997,047		5,123,455	8.8	5,122,841	7.6	5,123,454	1
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	18,261	2,078,802				2,097,063	3.6	6,868,537	10.2	2,097,063	
5.2 NAIC 2											
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	18,261	2,078,802				2,097,063	3.6	6,868,537	10.2	2,097,063	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1	9,457,083	6,147,228	1,898,770	218,678	310	17,722,069	30.3	21,735,316	32.2	17,722,068	1
6.2 NAIC 2			1,000,249			1,000,249	1.7			1,000,249	
6.3 NAIC 3								3,153,807	4.7		
6.4 NAIC 4											
6.5 NAIC 5								2,067,129	3.1		
6.6 NAIC 6											
6.7 Totals	9,457,083	7,147,477	1,898,770	218,678	310	18,722,318	32.0	26,956,252	39.9	18,722,317	1
7. Hybrid Securities											
7.1 NAIC 1											
7.2 NAIC 2											
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 12,276,757	36,342,795	6,958,445	1,844,982	100,280	57,523,259	98.3	XXX	XXX	57,523,259	
9.2 NAIC 2	(d) 1,000,249					1,000,249	1.7	XXX	XXX	1,000,249	
9.3 NAIC 3	(d)							XXX	XXX		
9.4 NAIC 4	(d)							XXX	XXX		
9.5 NAIC 5	(d)					(c)		XXX	XXX		
9.6 NAIC 6	(d)					(c)		XXX	XXX		
9.7 Totals	12,276,757	37,343,044	6,958,445	1,844,982	100,280	(b) 58,523,508	100.0	XXX	XXX	58,523,508	
9.8 Line 9.7 as a % of Col. 6	21.0	63.8	11.9	3.2	0.2	100.0	XXX	XXX	XXX	100.0	
10. Total Bonds Prior Year											
10.1 NAIC 1	24,392,911	28,799,325	7,734,972	1,348,386	17,390	XXX	XXX	62,292,984	92.3	62,292,984	
10.2 NAIC 2						XXX	XXX				
10.3 NAIC 3	867,902	1,746,517	463,859	75,529		XXX	XXX	3,153,807	4.7	3,153,807	
10.4 NAIC 4						XXX	XXX				
10.5 NAIC 5	641,693	1,164,328	240,317	20,791		XXX	XXX	(c) 2,067,129	3.1	2,067,129	
10.6 NAIC 6						XXX	XXX	(c)			
10.7 Totals	25,902,506	31,710,170	8,439,148	1,444,706	17,390	XXX	XXX	(b) 67,513,920	100.0	67,513,920	
10.8 Line 10.7 as a % of Col. 8	38.4	47.0	12.5	2.1	0.0	XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 NAIC 1	12,276,757	36,342,795	6,958,445	1,844,982	100,280	57,523,259	98.3	62,292,984	92.3	57,523,259	XXX
11.2 NAIC 2		1,000,249				1,000,249	1.7			1,000,249	XXX
11.3 NAIC 3								3,153,807	4.7		XXX
11.4 NAIC 4											XXX
11.5 NAIC 5								2,067,129	3.1		XXX
11.6 NAIC 6											XXX
11.7 Totals	12,276,757	37,343,044	6,958,445	1,844,982	100,280	58,523,508	100.0	67,513,920	100.0	58,523,508	XXX
11.8 Line 11.7 as a % of Col. 6	21.0	63.8	11.9	3.2	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	21.0	63.8	11.9	3.2	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1											XXX
12.2 NAIC 2											XXX
12.3 NAIC 3											XXX
12.4 NAIC 4											XXX
12.5 NAIC 5											XXX
12.6 NAIC 6											XXX
12.7 Totals											XXX
12.8 Line 12.7 as a % of Col. 6								XXX	XXX	XXX	XXX
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9								XXX	XXX	XXX	XXX

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ 185,525 prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 8,270,513 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	1,999,877	25,970,204				27,970,081	47.8	18,995,181	28.1	27,970,081	
1.2 Residential Mortgage-Backed Securities	570,936	2,146,561	933,267	629,257	99,970	4,379,991	7.5	5,553,908	8.2	4,379,992	(1)
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	2,570,813	28,116,765	933,267	629,257	99,970	32,350,072	55.3	24,549,089	36.4	32,350,073	(1)
2. All Other Governments											
2.1 Issuer Obligations											
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals											
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	230,600					230,600	0.4	4,017,201	6.0	230,600	
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals	230,600					230,600	0.4	4,017,201	6.0	230,600	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations			4,126,408	997,047		5,123,455	8.8	5,122,841	7.6	5,123,454	1
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals			4,126,408	997,047		5,123,455	8.8	5,122,841	7.6	5,123,454	1
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations		2,060,345				2,060,345	3.5	6,810,324	10.1	2,060,345	
5.2 Residential Mortgage-Backed Securities	18,261	18,456				36,717	0.1	58,213	0.1	36,717	
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	18,261	2,078,801				2,097,062	3.6	6,868,537	10.2	2,097,062	
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	8,270,513	4,513,620	.999,190			13,783,323	23.6	16,325,439	24.2	13,783,323	
6.2 Residential Mortgage-Backed Securities	1,186,570	2,633,856	899,580	218,678	310	4,938,994	8.4	6,740,076	10.0	4,938,993	1
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities											
6.5 Totals	9,457,083	7,147,476	1,898,770	218,678	310	18,722,317	32.0	26,956,253	39.9	18,722,316	1
7. Hybrid Securities											
7.1 Issuer Obligations											
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations											
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals											

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	10,500,990	32,544,169	5,125,598	997,047		49,167,804	.84.0	XXX	XXX	49,167,803	1
9.2 Residential Mortgage-Backed Securities	1,775,767	4,798,873	1,832,847	847,935	100,280	9,355,702	.16.0	XXX	XXX	9,355,702	
9.3 Commercial Mortgage-Backed Securities								XXX	XXX		
9.4 Other Loan-Backed and Structured Securities								XXX	XXX		
9.5 Totals	12,276,757	37,343,042	6,958,445	1,844,982	100,280	58,523,506	100.0	XXX	XXX	58,523,505	1
9.6 Line 9.5 as a % of Col. 6	21.0	63.8	11.9	3.2	0.2	100.0	XXX	XXX	XXX	100.0	0.0
10. Total Bonds Prior Year											
10.1 Issuer Obligations	18,962,394	24,680,919	6,630,841	996,832		XXX	XXX	51,270,986	75.9	51,270,985	1
10.2 Residential Mortgage-Backed Securities	3,049,374	7,029,251	1,808,308	447,874	17,390	XXX	XXX	12,352,197	18.3	12,352,198	(1)
10.3 Commercial Mortgage-Backed Securities						XXX	XXX	3,890,738	5.8	3,890,738	
10.4 Other Loan-Backed and Structured Securities						XXX	XXX				
10.5 Totals	25,902,506	31,710,170	8,439,149	1,444,706	17,390	XXX	XXX	67,513,921	100.0	67,513,921	
10.6 Line 10.5 as a % of Col. 8	38.4	47.0	12.5	2.1	0.0	XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	10,500,990	32,544,170	5,125,598	997,047		49,167,805	.84.0	51,270,985	75.9	49,167,805	XXX
11.2 Residential Mortgage-Backed Securities	1,775,767	4,798,874	1,832,847	847,935	100,280	9,355,703	.16.0	12,352,198	18.3	9,355,703	XXX
11.3 Commercial Mortgage-Backed Securities								3,890,738	5.8		XXX
11.4 Other Loan-Backed and Structured Securities											XXX
11.5 Totals	12,276,757	37,343,044	6,958,445	1,844,982	100,280	58,523,508	100.0	67,513,921	100.0	58,523,508	XXX
11.6 Line 11.5 as a % of Col. 6	21.0	63.8	11.9	3.2	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	21.0	63.8	11.9	3.2	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations			(1)				(1)	0.0	1	0.0	XXX
12.2 Residential Mortgage-Backed Securities			(1)				(1)	0.0	(1)	0.0	XXX
12.3 Commercial Mortgage-Backed Securities											XXX
12.4 Other Loan-Backed and Structured Securities											XXX
12.5 Totals			(2)				(2)	0.0			XXX
12.6 Line 12.5 as a % of Col. 6			100.0				100.0	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9			0.0				0.0	XXX	XXX	XXX	0.0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	10,308,000	10,308,000			
2. Cost of short-term investments acquired	19,036,275	19,036,275			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	21,073,762	21,073,762			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	8,270,513	8,270,513			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	8,270,513	8,270,513			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

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

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value					Interest					Dates									
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22									
		C o d e	F o r e i n g	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's Other- Than- Temporary Impairment Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date										
CUSIP Identification	Description																													
912828-PC-7	U.S. TREASURY NOTE/BOND				1.		49,668	100,0310		.50,016	.50,000	.49,996		.114						.231	.500	02/04/2011	.01/15/2014							
912828-PO-7	U.S. TREASURY NOTE/BOND	SD			1.		1,940,964	100,0310		1,950,608	1,950,000	1,949,881		.3,107						.9,008	.19,500	02/04/2011	.01/15/2014							
912828-PS-3	U.S. TREASURY NOTE/BOND	SD			1.		993,050	103,2810		1,032,812	1,000,000	997,011		.1,390								20,000	02/03/2011	.01/31/2016						
912828-QF-0	U.S. TREASURY NOTE/BOND	SD			1.		451,847	103,4530		.465,539	.450,000	.450,887		-.369								1,910	05/06/2011	.04/30/2016						
912828-QX-1	U.S. TREASURY NOTE/BOND	SD			1.		104,789	102,2810		.104,327	.102,000	.103,470		-.560										1,541	08/16/2011	.07/31/2016				
912828-RU-6	U.S. TREASURY NOTE/BOND				1.		720,706	100,3200		.722,306	.720,000	.720,418		-.141										.0875	.0850	12/12/2011	.11/30/2016			
912828-TG-5	U.S. TREASURY NOTE/BOND	SD			1.		4,284,194	100,3200		4,293,709	4,280,000	4,282,483		-.839										.0875	.0850	12/12/2011	.11/30/2016			
912828-TG-5	U.S. TREASURY NOTE/BOND				1.		4,295,779	97,8980		4,253,685	4,345,000	4,309,277		.9,809										.500	.730	08/14/2012	.07/31/2017			
912828-TP-5	U.S. TREASURY NOTE/BOND	SD			1.		647,580	97,8980		.641,235	.655,000	.649,615		.1,479										.500	.730	08/14/2012	.07/31/2017			
912828-TX-8	U.S. TREASURY NOTE/BOND				1.		3,993,438	99,9180		3,996,720	4,000,000	3,996,215		.2,215										.250	.300	09/28/2012	.09/15/2015			
912828-WA-4	U.S. TREASURY NOTE/BOND				1.		1,502,173	100,0580		1,500,879	1,500,000	1,501,393		-.741										.375	.320	12/12/2012	.11/15/2015			
912828-WD-8	U.S. TREASURY NOTE/BOND				1.		4,501,055	99,8120		4,491,563	4,500,000	4,501,007		-.47									.625	.610	11/12/2013	.10/15/2016				
912828-WD-8	U.S. TREASURY NOTE/BOND				1.		4,457,300	98,0390		4,411,760	4,500,000	4,458,429		1,129										.1250	.1440	09/12/2013	.10/31/2018			
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations							27,942,543	XXX		27,915,159	28,052,000	27,970,082		16,546				XXX	XXX	XXX	54,653	134,905	XXX	XXX						
36202F-JP-2	G2SF POOL #4770				1.		301,758	104,1570		.308,471	.296,158	.301,300		-.867										.4,000	.3,650	MON	.987	.11,846	.08/14/2011	.08/20/2040
36202F-KM-7	G2SF POOL #4800				1.		956,885	104,2180		.989,718	.949,658	.956,148		-.801										.4,000	.3,830	MON	.3,166	.37,986	.06/14/2011	.09/20/2040
36202F-MA-1	G2SF POOL #4853				1.		649,078	104,1590		.661,552	.635,135	.647,741		-.1,502									.4,000	.3,600	MON	.2,117	.25,405	.06/21/2011	.12/01/2040	
36202F-UF-1	G2SF POOL # 5082				1.		1,730,139	107,0800		1,746,366	1,630,885	1,713,814		-.18,915									.4,500	.3,300	MON	.6,116	.73,390	.07/18/2011	.06/20/2041	
38376W-ZC-2	GNR 2010-15 VA				1.		788,750	106,0190		.761,397	.718,167	.760,989		-.16,668									.4,500	.1,880	MON	.2,693	.32,318	.09/14/2011	.07/20/2021	
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities							4,426,610	XXX		4,467,504	4,230,003	4,379,992		(38,753)				XXX	XXX	XXX	15,079	180,945	XXX	XXX						
0599999. Total - U.S. Government Bonds							32,369,153	XXX		32,382,663	32,282,003	32,350,074		(22,207)				XXX	XXX	XXX	69,732	315,850	XXX	XXX						
1099999. Total - All Other Government Bonds							XXX										XXX	XXX	XXX											
341426-KD-5	FLORIDA ST. BRD ED CA	SD	1	1FE			241,746	101,0000		.232,300	.230,000	.230,600		-.2,227									.5,000	.4,360	JD	.6,708	.11,500	.06/24/2004	.06/01/2017	
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations							241,746	XXX		.232,300	.230,000	.230,600		(2,227)				XXX	XXX	XXX	6,708	11,500	XXX	XXX						
1799999. Total - U.S. States, Territories and Possessions Bonds							241,746	XXX		.232,300	.230,000	.230,600		(2,227)				XXX	XXX	XXX	6,708	11,500	XXX	XXX						
349460-R8-8	FORT WORTH TEX SCD DIST		1	1FE			495,805	105,3920		.526,960	.500,000	.497,559		.287									.4,250	.4,330	FA	.8,028	.21,250	.12/21/2006	.02/15/2021	
548246-DB-0	LOWER MERION PA SCH DIST		1	1FE			3,628,053	105,2470		3,820,466	3,630,000	3,628,849		.112									.4,375	.4,370	MN	.20,293	.158,813	.09/25/2007	.05/15/2022	
798781-TL-4	SAN MARCOS TEX CONS INDP NT SCH DIST		1	1FE			.995,720	103,8130		1,038,130	1,000,000	.997,047		.215									.4,375	.4,410	FA	.18,229	.43,750	.01/05/2007	.08/01/2024	
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations							5,119,578	XXX		5,385,556	5,130,000	5,123,455		614				XXX	XXX	XXX	6,708	11,500	XXX	XXX						
2499999. Total - U.S. Political Subdivisions Bonds							5,119,578	XXX		5,385,556	5,130,000	5,123,455		614				XXX	XXX	XXX	46,550	223,813	XXX	XXX						
68607V-TX-3	OREGON STATE MUNICIPAL				1FE		1,097,580	110,0540		1,100,540	1,000,000	1,033,920		-.14,272									.5,000	.3,420	A0	.12,500	.50,000	.03/25/2009	.04/01/2016	
77818-U9-7	PHL PA AUTH FOR INDL DEV REV'S		1	1FE			1,078,480	106,8980		1,068,980	1,000,000	1,026,425		-.8,377									.5,000	.4,030	JD	.4,167	.50,000	.01/03/2007	.12/01/2018	
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations							2,176,060	XXX		2,169,520	2,000,000	2,060,345		(22,649)				XXX	XXX	XXX	16,667	100,000	XXX	XXX						
3128GL-WV-0	FGCI POOL #E84260				1.		.7,227	103,5010		.7,529	.7,274	.7,248		.20								.6,000	.6,120	MON	.36	.436	.07/10/2001	.07/01/2016		
31386P-L3-5	FNCI POOL #569246				1.		.24,329	104,3980		.25,151	.24,091	.24,101		-.43								.6,000	.5,570	MON	.120	.1,445	.02/05/2002	.09/01/2016		
31389D-QS-9	FNCI POOL #622465				1.		.5,350	106,1900		.5,731	.5,397	.5,368		.22								.5,500	.5,650	MON	.25	.297	.12/14/2001	.12/01/2016		
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities							36,906	XXX		38,411	36,762	36,717		(1)				XXX	XXX	XXX	181	2,178	XXX	XXX						
3199999. Total - U.S. Special Revenues Bonds							2,212,966	XXX		2,207,931	2,036,762	2,097,062		(22,650)				XXX	XXX	XXX	181	2,178	XXX	XXX						
17275R-AC-6	CISCO SYSTEMS INC				1		1,028,960	110,0130		1,100,134	1,000,000	1,008,900		-.3,843								.5,500	.5,050	FA	.19,708	.55,000	.02/22/2008	.02/22/2016		
26442C-AK-0	DUKE ENERGY CAROLINAS				1		.841,141	104,2300		.877,617	.842,000	.841,318		.77								.3,900	.3,910	JD	.1,459	.32,838	.05/16/2011	.06/15/2021		
26442C-AK-0	DUKE ENERGY CAROLINAS	SD			1		.157,830	104,2300		.164,684	.158,000	.157,872		.15								.3,900	.3,910	JD	.274	.6,162	.05/16/2011	.06/15/2021		
68389X-AC-9	ORACLE CORP				1		.509,090	115,5560		.577,784	.500,000	.504,521		-.911								.5,750	.5,510	A0	.6,069	.28,750	.04/22/2008	.04/15/2018		
92343V-AL-8	VERIZON COMMUNICATIONS				1		.1,000,520	112,9730		.1,129,759	1,000,000	.1,000,249		-.52								.5,500	.5,490	FA	.20,778	.55,000	.02/12/2008	.02/15/2018</td		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Des.	7 Actual Cost	Fair Value		10 Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ (Decrease)	Change in Book/Adjusted Carrying Value				Interest				Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Current Year's (Amor- tization) Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities		4,938,993	XXX	6,224,235	6,498,750	4,938,993	38,576	13,241	457,389		XXX	XXX	XXX		31,421	378,033	XXX	XXX		
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds		10,476,363	XXX	12,136,229	11,998,750	10,451,804	38,576	8,564	457,389		XXX	XXX	XXX		90,556	610,783	XXX	XXX		
4899999. Total - Hybrid Securities			XXX								XXX	XXX	XXX				XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds			XXX								XXX	XXX	XXX				XXX	XXX		
7799999. Total - Issuer Obligations		41,017,297	XXX	41,614,529	40,912,000	40,897,293		(12,393)			XXX	XXX	XXX		183,713	702,968	XXX	XXX		
7899999. Total - Residential Mortgage-Backed Securities		9,402,509	XXX	10,730,150	10,765,515	9,355,702	38,576	(25,513)	457,389		XXX	XXX	XXX		46,681	561,156	XXX	XXX		
7999999. Total - Commercial Mortgage-Backed Securities			XXX								XXX	XXX	XXX				XXX	XXX		
8099999. Total - Other Loan-Backed and Structured Securities			XXX								XXX	XXX	XXX				XXX	XXX		
8399999 - Total Bonds		50,419,806	XXX	52,344,679	51,677,515	50,252,995	38,576	(37,906)	457,389		XXX	XXX	XXX		230,394	1,264,124	XXX	XXX		

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-WA-4	U.S. TREASURY NOTE/BOND		11/12/2013	TORONTO DOMINION		4,501,055	4,500,000	2,241
912828-WD-8	U.S. TREASURY NOTE/BOND		11/12/2013	BANK OF AMERICA		4,457,300	4,500,000	2,020
0599999. Subtotal - Bonds - U.S. Governments						8,958,355	9,000,000	4,261
8399997. Total - Bonds - Part 3						8,958,355	9,000,000	4,261
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds						8,958,355	9,000,000	4,261
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						8,958,355	XXX	4,261

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identifi- cation	2 Description	For- eign	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Con- sideration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date					
										11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value											
36202F-JP-2	G2SF POOL #4770		12/01/2013	MBS PAYDOWN			.83,462	.83,462	.85,040		.83,551			(.89)							1,501	.08/20/2040			
36202F-KH-7	G2SF POOL #4800		12/01/2013	MBS PAYDOWN			.246,828	.246,704	.246,889		.246,889			(.63)							4,586	.09/20/2040			
36202F-MA-1	G2SF POOL #4853		12/01/2013	MBS PAYDOWN			.156,719	.160,159	.156,839		.160,159			(.120)							2,930	.12/01/2040			
36202F-UF-1	G2SF POOL # 5082		12/01/2013	MBS PAYDOWN			.565,601	.600,023	.568,764		.568,764			(.3,164)							11,394	.06/20/2041			
38376W-ZC-2	GNR 2010-15 VA		12/01/2013	MBS PAYDOWN			.78,262	.85,953	.79,118		.85,953			(.857)							1,921	.07/20/2021			
0599999. Subtotal - Bonds - U.S. Governments							1,130,870	1,130,870	1,179,879		1,135,161			(4,293)			(4,293)				22,332	XXX			
207726-DV-7	CONNECTICUT ST		03/01/2013	MATURITY			3,000,000		3,264,121		3,008,762			(8,762)			(8,762)				75,000	.03/01/2013			
34153P-U7-1	FLORIDA ST BRD EDU PUBLIC ED		06/01/2013	CALL at 101.000			.186,850	.185,000	.194,448		.185,525			(.525)			.185,000			1,850	4,625	.06/01/2017			
34153P-W3-8	FLORIDA ST BRD EDU PUBLIC ED		06/01/2013	CALL at 101.000			.590,850	.585,000	.614,876		.590,087			(1,462)			.588,625			2,225	2,225	.06/01/2017			
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions							3,777,700	3,770,000	4,073,445		3,784,374			(10,749)			(10,749)			3,773,625	4,075	4,075	94,250	XXX	
040677-AT-3	ARIZONA TOURISM & SPORTS AUTH		07/01/2013	CALL at 100.000			4,200,000	4,200,000	4,442,183		4,223,218			(23,218)			(23,218)			4,200,000	210,000		.07/01/2024		
31286L-WV-0	FGCI POOL #E84260		12/01/2013	MBS PAYDOWN			.6,153	.6,153	.6,114		.6,146			.7			.6,153				208	.07/01/2016			
31386P-L3-5	FNCI POOL #569246		12/01/2013	MBS PAYDOWN			.10,574	.10,574	.10,678		.10,583			(.9)			(.9)			10,574	347	.09/01/2016			
31389D-QS-9	FNCI POOL #622465		12/01/2013	MBS PAYDOWN			.4,772	.4,772	.4,731		.4,765			.8			.8			4,772	128	.12/01/2016			
65901M-DX-9	NORTH DAKOTA ST WTR COMMN		08/01/2013	MATURITY			.500,000	.500,000	.550,520		.504,112			(4,112)			.500,000				25,000	.08/01/2013			
3199999. Subtotal - Bonds - U.S. Special Revenues							4,721,499	4,721,499	5,014,226		4,748,824			(27,324)			(27,324)			4,721,499			235,683	XXX	
03523T-AR-9	ANHEUSER-BUSCH		03/26/2013	MATURITY			.500,000	.500,000	.499,400		.499,951			.49			.49			.500,000	.6,250		.03/26/2013		
12669G-W5-6	CIHL 2005-J2 3A14 RMBS		12/01/2013	MBS PAYDOWN			.696,488	.696,488	.664,221		.684,383			9,116			2,990			.696,488	21,288		.08/25/2035		
32052L-AC-7	FHASI 2006-2 A13 RMBS		12/01/2013	MBS PAYDOWN			.496,421	.496,421	.279,618		.279,618									.279,618	.216,803		.08/25/2036		
46629P-AM-0	JPMC 2006-LDP9 A2S CMBS		10/01/2013	MBS PAYDOWN			.3,890,738	.3,890,738	.3,906,324		.3,890,738									.3,890,738	.216,803		.17,459		
74957V-AQ-2	RFMSI 2006-S6 A15 RMBS		12/01/2013	MBS PAYDOWN			.419,044	.419,044	.455,120		.432,796			.1,285						.432,796	(13,753)		.15,333		
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							6,002,691	6,038,767	5,782,359		5,786,201			10,401			3,039			13,440	5,799,640	203,050	203,050	227,106	XXX
8399997. Total - Bonds - Part 4							15,632,760	15,661,136	16,049,909		15,454,560			10,401			(39,327)			(28,926)	15,425,634	207,125	207,125	579,371	XXX
8399998. Total - Bonds - Part 5																							XXX		
8399999. Total - Bonds							15,632,760	15,661,136	16,049,909		15,454,560			10,401			(39,327)			(28,926)	15,425,634	207,125	207,125	579,371	XXX
8999997. Total - Preferred Stocks - Part 4																							XXX		
8999998. Total - Preferred Stocks - Part 5																							XXX		
8999999. Total - Preferred Stocks																							XXX		
9799997. Total - Common Stocks - Part 4																							XXX		
9799998. Total - Common Stocks - Part 5																							XXX		
9799999. Total - Common Stocks																							XXX		
9899999. Total - Preferred and Common Stocks																							XXX		
9999999 - Totals							15,632,760	XXX	16,049,909		15,454,560			10,401			(39,327)			(28,926)	15,425,634	207,125	207,125	579,371	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of
N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies
N O N E

Schedule D - Part 6 - Section 2
N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13	14	Interest						21 Paid for Accrued Interest
		3 Code	4 For- eign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other- Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17	18	19	20 Amount Received During Year	
0599999. Total - U.S. Government Bonds															XXX	XXX	XXX			
1099999. Total - All Other Government Bonds															XXX	XXX	XXX			
1799999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX			
2499999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX			
3199999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX			
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX			
4899999. Total - Hybrid Securities															XXX	XXX	XXX			
5599999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX			
7799999. Total - Issuer Obligations															XXX	XXX	XXX			
7899999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX			
7999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX			
8099999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX			
8399999. Total Bonds															XXX	XXX	XXX			
8699999. Total - Parent, Subsidiaries and Affiliates															XXX	XXX	XXX			
928899-38-3 ... JP MORGAN US GOVT MMF AGENCY SHARES				12/27/2013	CHASE MANHATTAN BANK	XXX	8,270.513							8,270.513	.88	.010	.010	MON		
8999999. Subtotal - Class One Money Market Mutual Funds							8,270.513							XXX	8,270.513	.88	XXX	XXX	XXX	
9199999 - Totals							8,270.513							XXX	8,270.513	.88	XXX	XXX	XXX	

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

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated
N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

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

Schedule DB - Part B - Section 2 - Futures Contracts Terminated
N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
Mellon Bank Pittsburgh, PA .....	.....	.....	.....	.....	711,391	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	.....	.....	.....	XXX
0199999. Totals - Open Depositories	XXX	XXX	.....	.....	711,391	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	.....	.....	.....	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	.....	.....	.....	XXX
0399999. Total Cash on Deposit	XXX	XXX	.....	.....	711,391	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	.....	XXX
.....
.....
.....
.....
.....
.....
.....
0599999 Total - Cash	XXX	XXX	.....	.....	711,391	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	(922,931)	4. April.....	405,891	7. July.....	16,862	10. October.....	121,012
2. February.....	416,439	5. May.....	823,549	8. August.....	1,325,100	11. November.....	1,231,987
3. March.....	97,457	6. June.....	1,258,314	9. September.....	841,898	12. December.....	711,391

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

8699999 - Total Cash Equivalents

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company
SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL	B Deposit Requirement	510,296	511,634		
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B General	307,451	303,485		
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE	B General	100,058	100,320		
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B General	94,219	93,003		
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	JL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA	B General	99,991	100,031		
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI	B General	2,496,932	2,533,280		
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH	B Deposit Requirement	1,500,870	1,504,805		
31. New Jersey	NJ					
32. New Mexico	NM	B General	400,232	401,281		
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH	B General	2,549,671	2,565,199		
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC	B General, Surety authority (must be US Treas)	261,342	269,010		
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B General	500,757	503,165		
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal		XXX	XXX	8,821,819	8,885,213	
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	100
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10
Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	E12
Schedule DB - Part C - Section 2	E13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Verification	SI14
Schedule DL - Part 1	E24
Schedule DL - Part 2	E25
Schedule E - Part 1 - Cash	E26
Schedule E - Part 2 - Cash Equivalents	E27
Schedule E - Part 3 - Special Deposits	E28
Schedule E - Verification Between Years	SI15
Schedule F - Part 1	20
Schedule F - Part 2	21
Schedule F - Part 3	22
Schedule F - Part 4	23
Schedule F - Part 5	24
Schedule F - Part 6 - Section 1	25
Schedule F - Part 6 - Section 2	26
Schedule F - Part 7	27
Schedule F - Part 8	28
Schedule F - Part 9	29

ANNUAL STATEMENT BLANK (Continued)

Schedule H - Accident and Health Exhibit - Part 1	30
Schedule H - Part 2, Part 3 and 4	31
Schedule H - Part 5 - Health Claims	32
Schedule P - Part 1 - Summary	33
Schedule P - Part 1A - Homeowners/Farmowners	35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical	36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)	38
Schedule P - Part 1E - Commercial Multiple Peril	39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence	40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made	41
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	42
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence	43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P - Part 1J - Auto Physical Damage	46
Schedule P - Part 1K - Fidelity/Surety	47
Schedule P - Part 1L - Other (Including Credit, Accident and Health)	48
Schedule P - Part 1M - International	49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property	50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability	51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines	52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made	54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	55
Schedule P - Part 1T - Warranty	56
Schedule P - Part 2, Part 3 and Part 4 - Summary	34
Schedule P - Part 2A - Homeowners/Farmowners	57
Schedule P - Part 2B - Private Passenger Auto Liability/Medical	57
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	57
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)	57
Schedule P - Part 2E - Commercial Multiple Peril	57
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence	58
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made	58
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	58
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	58
Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made	58
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	59
Schedule P - Part 2J - Auto Physical Damage	59
Schedule P - Part 2K - Fidelity, Surety	59
Schedule P - Part 2L - Other (Including Credit, Accident and Health)	59
Schedule P - Part 2M - International	59
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property	60
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability	60
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines	60
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	61
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	61
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	61
Schedule P - Part 2T - Warranty	61
Schedule P - Part 3A - Homeowners/Farmowners	62
Schedule P - Part 3B - Private Passenger Auto Liability/Medical	62
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	62
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)	62
Schedule P - Part 3E - Commercial Multiple Peril	62
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence	63
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made	63
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	63
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	63
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	63
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	64
Schedule P - Part 3J - Auto Physical Damage	64
Schedule P - Part 3K - Fidelity/Surety	64
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	64
Schedule P - Part 3M - International	64
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property	65
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability	65
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines	65
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	66
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	66
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	66
Schedule P - Part 3T - Warranty	66

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 4A - Homeowners/Farmowners	67
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	67
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	67
Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)	67
Schedule P - Part 4E - Commercial Multiple Peril	67
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence	68
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made	68
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	68
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	68
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	68
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	69
Schedule P - Part 4J - Auto Physical Damage	69
Schedule P - Part 4K - Fidelity/Surety	69
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	69
Schedule P - Part 4M - International	69
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property	70
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability	70
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines	70
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	71
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	71
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	71
Schedule P - Part 4T - Warranty	71
Schedule P - Part 5A - Homeowners/Farmowners	72
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	73
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	74
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Workers' Compensation)	75
Schedule P - Part 5E - Commercial Multiple Peril	76
Schedule P - Part 5F - Medical Professional Liability - Claims-Made	78
Schedule P - Part 5F - Medical Professional Liability - Occurrence	77
Schedule P - Part 5H - Other Liability - Claims-Made	80
Schedule P - Part 5H - Other Liability - Occurrence	79
Schedule P - Part 5R - Products Liability - Claims-Made	82
Schedule P - Part 5R - Products Liability - Occurrence	81
Schedule P - Part 5T - Warranty	83
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	84
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation)	84
Schedule P - Part 6E - Commercial Multiple Peril	85
Schedule P - Part 6H - Other Liability - Claims-Made	86
Schedule P - Part 6H - Other Liability - Occurrence	85
Schedule P - Part 6M - International	86
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property	87
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability	87
Schedule P - Part 6R - Products Liability - Claims-Made	88
Schedule P - Part 6R - Products Liability - Occurrence	88
Schedule P - Part 7A - Primary Loss Sensitive Contracts	89
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	91
Schedule P Interrogatories	93
Schedule T - Exhibit of Premiums Written	94
Schedule T - Part 2 - Interstate Compact	95
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule Y - Part 1A - Detail of Insurance Holding Company System	97
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	98
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	99
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11