

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	172,031,501		172,031,501	161,645,578
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	61,651,094	66,985	61,584,108	59,067,805
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 1,578,255 , Schedule E - Part 1), cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 2,009,810 , Schedule DA)	3,588,065		3,588,065	1,988,776
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	23,427,645		23,427,645	22,156,734
9. Receivable for securities	134,050		134,050	17,807
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	260,832,354	66,985	260,765,369	244,876,701
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,614,965		1,614,965	1,616,009
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	10,293,012		10,293,012	8,764,266
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 28,800 earned but unbilled premiums)	14,326,235	3,200	14,323,035	12,810,810
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	9,402,703		9,402,703	12,159,722
16.2 Funds held by or deposited with reinsured companies	33,275,041		33,275,041	31,498,856
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	39,093		39,093	47,861
18.2 Net deferred tax asset	4,545,936		4,545,936	9,111,629
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	18,964		18,964	35,615
21. Furniture and equipment, including health care delivery assets (\$ 0)	10,650	10,650		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,856,579		1,856,579	.967,889
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	29,388,423	28,628,144	760,279	898,168
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	365,603,953	28,708,979	336,894,974	322,787,524
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	365,603,953	28,708,979	336,894,974	322,787,524
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Pooled general expenses receivable	580,455		580,455	.717,717
2502. Equities and deposits in pools and associations	179,824		179,824	.180,450
2503. Prepaid pension	28,460,749	28,460,749		
2598. Summary of remaining write-ins for Line 25 from overflow page	167,395	167,395		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	29,388,423	28,628,144	760,279	898,168

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	77,495,336	78,785,206
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	6,704,623	6,416,954
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	20,246,342	20,870,956
4. Commissions payable, contingent commissions and other similar charges	4,153,300	3,617,171
5. Other expenses (excluding taxes, licenses and fees)	1,203,567	1,180,910
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,295,281	1,150,633
7.1 Current federal and foreign income taxes (including \$ 1,679,330 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 15,118,128 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)	56,840,292	53,482,169
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	1,396,615	1,412,892
12. Ceded reinsurance premiums payable (net of ceding commissions)	3,661,299	3,608,775
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	19,643,714	18,259,034
14. Amounts withheld or retained by company for account of others	212,883	270,163
15. Remittances and items not allocated	(11,933)	2,847
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	553,591	651,259
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	683,502	2,469,524
20. Derivatives		
21. Payable for securities		10,012
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,900,016	2,016,152
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	195,978,427	194,204,657
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	195,978,427	194,204,657
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	140,916,547	128,582,867
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	140,916,547	128,582,867
38. TOTALS (Page 2, Line 28, Col. 3)	336,894,974	322,787,524
DETAILS OF WRITE-INS		
2501. Pooled general expenses payable	1,605,489	1,724,784
2502. Obligations in pools and associations	69,576	72,169
2503. Reinsurance assumed overhead payable	61,108	60,873
2598. Summary of remaining write-ins for Line 25 from overflow page	163,843	158,326
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,900,016	2,016,152
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	122,595,053	117,817,304
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	66,040,434	69,400,510
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	15,905,726	14,166,860
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	44,583,296	42,601,120
5. Aggregate write-ins for underwriting deductions.....	(352)	(1,332)
6. Total underwriting deductions (Lines 2 through 5).....	126,529,104	126,167,158
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(3,934,050)	(8,349,854)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	7,681,893	6,189,695
10. Net realized capital gains or (losses) less capital gains tax of \$ 1,816,403 (Exhibit of Capital Gains (Losses)).....	4,429,118	3,997,068
11. Net investment gain (loss) (Lines 9 + 10).....	12,111,011	10,186,764
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 8,397 amount charged off \$ 156,374).....	(147,977)	(113,713)
13. Finance and service charges not included in premiums.....	780,025	704,232
14. Aggregate write-ins for miscellaneous income.....	4,458	(9,448)
15. Total other income (Lines 12 through 14).....	636,507	581,071
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	8,813,468	2,417,981
17. Dividends to policyholders.....	1,526,317	1,422,356
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).....	7,287,151	995,625
19. Federal and foreign income taxes incurred.....	(1,721,653)	(2,651,477)
20. Net income (Line 18 minus Line 19)(to Line 22).....	9,008,804	3,647,102
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	128,582,867	121,348,980
22. Net income (from Line 20).....	9,008,804	3,647,102
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 2,478,180.....	4,376,969	3,924,797
25. Change in net unrealized foreign exchange capital gain (loss).....	56,798	25,706
26. Change in net deferred income tax.....	(2,087,513)	2,963,144
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	555,103	(10,757,675)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	97,669	(68,247)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	325,851	7,499,060
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	12,333,681	7,233,886
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	140,916,547	128,582,867
DETAILS OF WRITE-INS		
0501. Change in premium deficiency reserve.....	(352)	(1,332)
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	(352)	(1,332)
1401. Miscellaneous income or expense.....	3,758	(797)
1402. Gain / (loss) on sale of assets other than securities.....	1,550	
1403. Penalties and assessments.....	(849)	(8,651)
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	4,458	(9,448)
3701. Prior period income/(expense) adjustment.....	203,331	
3702. Prior period residual market equity adjustment.....	122,520	
3703. Net change in retiree benefit obligations.....		8,768,142
3798. Summary of remaining write-ins for Line 37 from overflow page.....		(1,269,082)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	325,851	7,499,060

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	122,547,999	118,325,227
2. Net investment income	8,990,212	7,581,474
3. Miscellaneous income	647,153	581,071
4. Total (Lines 1 through 3)	132,185,364	126,487,772
5. Benefit and loss related payments	64,250,041	77,792,585
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	60,380,861	58,125,980
8. Dividends paid to policyholders	1,542,595	1,397,998
9. Federal and foreign income taxes paid (recovered) net of \$ 1,652,892 tax on capital gains (losses)	85,982	(1,558,391)
10. Total (Lines 5 through 9)	126,259,479	135,758,172
11. Net cash from operations (Line 4 minus Line 10)	5,925,885	(9,270,400)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	58,360,079	54,059,388
12.2 Stocks	18,970,071	9,475,773
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	724,579	1,781,004
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	(115,452)	(6,931)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	77,939,278	65,309,234
13. Cost of investments acquired (long-term only):		
13.1 Bonds	68,188,516	39,395,547
13.2 Stocks	10,566,601	4,359,284
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	1,612,910	1,701,946
13.6 Miscellaneous applications	10,012	11,459
13.7 Total investments acquired (Lines 13.1 to 13.6)	80,378,040	45,468,236
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,438,762)	19,840,998
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(1,887,835)	(10,640,594)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,887,835)	(10,640,594)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,599,288	(69,996)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,988,776	2,058,772
19.2 End of period (Line 18 plus Line 19.1)	3,588,065	1,988,776

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	1,671,398	871,494	889,273	1,653,620
2. Allied lines	1,594,873	755,287	871,047	1,479,112
3. Farmowners multiple peril	1,218,128	555,165	564,450	1,208,843
4. Homeowners multiple peril	24,365,013	13,052,305	13,311,352	24,105,966
5. Commercial multiple peril	12,989,190	6,470,979	6,981,918	12,478,251
6. Mortgage guaranty				
8. Ocean marine	55,268	29,057	28,487	55,838
9. Inland marine	3,344,075	1,619,635	1,749,078	3,214,632
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	354,132	185,743	190,632	349,243
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health	2,100	280	149	2,232
16. Workers' compensation	11,683,462	5,109,512	4,857,061	11,935,913
17.1 Other liability - occurrence	12,720,359	5,540,296	6,040,697	12,219,959
17.2 Other liability - claims-made	125,609			125,609
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	983,576	395,876	431,895	947,557
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	19,801,003	6,142,874	7,008,622	18,935,256
19.3, 19.4 Commercial auto liability	12,151,781	5,294,602	5,701,714	11,744,669
21. Auto physical damage	20,341,058	7,126,837	7,843,315	19,624,581
22. Aircraft (all perils)				
23. Fidelity	167,417	70,942	80,898	157,461
24. Surety	2,177	3,008	586	4,600
26. Burglary and theft	172,753	75,721	78,739	169,734
27. Boiler and machinery	196,127	114,748	117,121	193,754
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property	1,443,131	56,215	75,188	1,424,158
32. Reinsurance - nonproportional assumed liability	570,545	11,591	18,070	564,066
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	125,953,177	53,482,169	56,840,292	122,595,053
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	889,273				.889,273
2. Allied lines	871,047				.871,047
3. Farmowners multiple peril	564,450				.564,450
4. Homeowners multiple peril	13,311,352				.13,311,352
5. Commercial multiple peril	6,981,918				.6,981,918
6. Mortgage guaranty					
8. Ocean marine	28,487				.28,487
9. Inland marine	1,749,078				.1,749,078
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	190,632				.190,632
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health	149				.149
16. Workers' compensation	4,857,061				.4,857,061
17.1 Other liability - occurrence	6,040,697				.6,040,697
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	431,895				.431,895
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	7,008,622				.7,008,622
19.3, 19.4 Commercial auto liability	5,701,714				.5,701,714
21. Auto physical damage	7,843,315				.7,843,315
22. Aircraft (all perils)					
23. Fidelity	80,898				.80,898
24. Surety	586				.586
26. Burglary and theft	78,739				.78,739
27. Boiler and machinery	117,121				.117,121
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property	75,188				.75,188
32. Reinsurance - nonproportional assumed liability	18,070				.18,070
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	56,840,292				.56,840,292
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37) .....					.56,840,292
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Daily method

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3+4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	15,982	1,671,398	2,789	17,379	1,392	1,671,398
2. Allied lines	6,007	1,594,873	1,160	6,617	.551	1,594,873
3. Farmowners multiple peril		1,218,128				1,218,128
4. Homeowners multiple peril	57,585	24,365,013	2,843	59,137	1,290	24,365,013
5. Commercial multiple peril	6,631,357	12,989,190		6,076,225	555,132	12,989,190
6. Mortgage guaranty						
8. Ocean marine		55,268				55,268
9. Inland marine	2,660,923	3,344,075		2,442,922	218,002	3,344,075
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake	33,675	354,132		30,460	3,215	354,132
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health	11,352	2,100		11,352		2,100
16. Workers' compensation	1,126,505	11,683,462	56,730	1,167,064	16,170	11,683,462
17.1 Other liability - occurrence	5,476,985	12,720,359	75	4,927,849	549,211	12,720,359
17.2 Other liability - claims-made		125,609				125,609
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	688,409	983,576		679,970	8,439	983,576
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	1,072	19,801,003		1,069	.3	19,801,003
19.3, 19.4 Commercial auto liability	10,734,806	12,151,781	296,520	10,902,866	128,460	12,151,781
21. Auto physical damage	4,808,065	20,341,058	114,095	4,714,270	207,890	20,341,058
22. Aircraft (all perils)						
23. Fidelity		167,417				167,417
24. Surety	12,087	2,177		11,770	.317	2,177
26. Burglary and theft	502,078	172,753	.3	495,816	6,265	172,753
27. Boiler and machinery	597,604	196,127		(19,803)	617,407	196,127
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX	1,443,131				1,443,131
32. Reinsurance - nonproportional assumed liability	XXX	570,545				570,545
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	33,364,492	125,953,177	474,215	31,524,963	2,313,743	125,953,177
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(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 \$

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	5,872	662,799	6,999	661,673	187,169	246,127	.602,714	36.4
2. Allied lines	5,480	815,979	6,718	814,742	168,300	212,597	.770,445	52.1
3. Farmowners multiple peril		494,509		494,509	117,001	187,565	.423,945	35.1
4. Homeowners multiple peril	36,111	14,798,909	38,027	14,796,993	3,943,726	4,999,325	13,741,394	57.0
5. Commercial multiple peril	8,803,302	6,877,190	8,803,302	6,877,190	4,948,573	.5,660,288	.6,165,475	49.4
6. Mortgage guaranty								
8. Ocean marine		21,100		21,100	.1,217	4,049	.18,267	32.7
9. Inland marine	699,527	791,167	699,527	791,167	189,798	229,387	.751,578	23.4
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health	16,745	3,098	16,745	3,098	2,590	4,070	1,618	72.5
16. Workers' compensation	3,699,469	7,186,099	4,094,709	6,790,859	19,170,791	16,982,760	8,978,890	75.2
17.1 Other liability - occurrence	3,404,207	3,921,688	3,404,266	3,921,629	12,616,693	12,549,053	3,989,269	32.6
17.2 Other liability - claims-made		11,637		11,637			.11,637	.9.3
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	504,346	181,164	504,346	181,164	2,036,781	1,555,202	.662,743	69.9
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability .....	.875	12,295,113		875	12,295,113	13,951,693	14,591,646	11,655,161
19.3, 19.4 Commercial auto liability	10,315,911	6,614,996	10,565,096	6,365,811	13,171,000	14,568,135	4,968,676	42.3
21. Auto physical damage	1,577,154	11,894,013	1,678,135	11,793,032	1,040,768	1,038,173	11,795,627	60.1
22. Aircraft (all perils)								
23. Fidelity	(2,565)	.42,821	(2,565)	42,821	.38,480	21,738	.59,563	37.8
24. Surety .....					.9,990	15,910	(.5,920)	(128.7)
26. Burglary and theft	392,603	.80,770	.392,605	.80,767	.21,236	.92,693	.9,310	.5.5
27. Boiler and machinery	34,231	8,511	34,231	8,511	(11,920)	(1,295)	(2,114)	(.1.1)
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX	1,018,291	.73,236	945,055	1,474,151	1,713,805	.705,400	49.5
32. Reinsurance - nonproportional assumed liability	XXX	433,434		433,434	4,417,298	4,113,979	.736,753	130.6
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	29,493,269	68,153,288	30,316,253	67,330,304	77,495,336	78,785,206	66,040,434	53.9
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire		140,953		140,953		46,216		187,169	12,378
2. Allied lines		142,137		142,137		26,163		168,300	27,504
3. Farmowners multiple peril		84,028		84,028		32,973		117,001	19,786
4. Homeowners multiple peril		2,756,183		2,756,183	5,000	1,187,543	5,000	3,943,726	890,966
5. Commercial multiple peril	3,477,795	2,581,688	3,477,795	2,581,688	7,983,382	2,366,885	7,983,382	4,948,573	1,211,603
6. Mortgage guaranty									
8. Ocean marine		1,217		1,217				1,217	349
9. Inland marine	117,007	135,496	117,007	135,496	118,000	54,303	118,000	189,798	29,745
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)								(a)	2,590
15. Other accident and health								14,000	14,000
16. Workers' compensation	18,451,906	15,210,102	22,215,051	11,446,958	4,322,330	11,067,601	7,666,098	19,170,791	3,425,297
17.1 Other liability - occurrence	3,305,485	5,965,268	3,305,485	5,965,268	5,144,484	6,651,425	5,144,484	12,616,693	6,194,543
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	2,352,643	1,055,173	2,352,643	1,055,173	3,372,144	981,609	3,372,144	2,036,781	1,359,959
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	3,639	10,092,195	3,639	10,092,195		3,859,499		13,951,693	3,042,228
19.3, 19.4 Commercial auto liability	13,197,852	7,910,871	13,532,599	7,576,124	11,284,930	5,701,776	11,391,830	13,171,000	3,599,956
21. Auto physical damage	183,527	841,525	183,615	841,437		205,839	6,508	1,040,768	287,796
22. Aircraft (all perils)									
23. Fidelity		36,075		36,075		2,405		38,480	5,879
24. Surety	51,000	9,435	51,000	9,435		555	3,000	9,990	3,223
26. Burglary and theft	23,125	9,921	23,125	9,921	56,000	11,315	56,000	21,236	2,679
27. Boiler and machinery	100	(11,920)	100	(11,920)				(11,920)	1,563
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX	1,637,496	905,374	732,122	XXX	1,941,613	1,199,584	1,474,151	58,486
32. Reinsurance - nonproportional assumed liability	XXX	1,309,884		1,309,884	XXX	3,107,414		4,417,298	72,402
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	41,164,080	49,907,727	46,167,434	44,904,373	32,303,270	37,247,722	36,960,030	77,495,336	20,246,342
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	5,066,333			5,066,333
1.2 Reinsurance assumed	4,615,991			4,615,991
1.3 Reinsurance ceded	5,140,521			5,140,521
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	4,541,803			4,541,803
2. Commission and brokerage:				
2.1 Direct excluding contingent		4,793,407		4,793,407
2.2 Reinsurance assumed, excluding contingent		20,123,864		20,123,864
2.3 Reinsurance ceded, excluding contingent		4,793,407		4,793,407
2.4 Contingent - direct		698,709		698,709
2.5 Contingent - reinsurance assumed		2,711,291		2,711,291
2.6 Contingent - reinsurance ceded		698,709		698,709
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		22,835,155		22,835,155
3. Allowances to managers and agents .....		.1,130		.1,130
4. Advertising		592,609		592,609
5. Boards, bureaus and associations	52,707	586,994		.639,700
6. Surveys and underwriting reports		1,677,512		1,677,512
7. Audit of assureds' records		14,672		14,672
8. Salary and related items:				
8.1 Salaries	4,859,840	7,287,938	24,104	.12,171,883
8.2 Payroll taxes	344,722	520,269	1,721	.866,712
9. Employee relations and welfare	2,326,351	3,145,399	14,697	5,486,447
10. Insurance	47,515	59,085		.106,600
11. Directors' fees	60,136	126,741	1,145	.188,022
12. Travel and travel items	372,610	525,073	76	.897,758
13. Rent and rent items	495,259	742,453	2,504	1,240,216
14. Equipment	566,669	1,132,940	1,754	1,701,362
15. Cost or depreciation of EDP equipment and software	255,967	389,616		.645,583
16. Printing and stationery	46,226	119,070	118	.165,414
17. Postage, telephone and telegraph, exchange and express	231,979	762,760	365	.995,103
18. Legal and auditing	28,773	46,455	293,814	369,041
19. Totals (Lines 3 to 18)	9,688,751	17,730,715	340,299	27,759,766
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	(526)	2,553,187		2,553,187
20.2 Insurance department licenses and fees		152,971		.152,971
20.3 Gross guaranty association assessments .....		.38,303		.38,303
20.4 All other (excluding federal and foreign income and real estate)		27,537		27,537
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		2,771,998		2,771,998
21. Real estate expenses				
22. Real estate taxes		(1)		(1)
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	1,675,173	1,245,427	67	2,920,668
25. Total expenses incurred	15,905,726	44,583,296	340,367	(a) 60,829,388
26. Less unpaid expenses - current year	20,246,342	6,576,554	75,593	26,898,489
27. Add unpaid expenses - prior year	20,870,956	5,861,983	.86,731	26,819,670
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	16,530,340	43,868,724	351,505	60,750,568
DETAILS OF WRITE-INS				
2401. Consulting fees	509,528	839,557	67	1,349,153
2402. Other unallocated expenses	868,448			.868,448
2403. Data services	164,665	110,375		.275,039
2498. Summary of remaining write-ins for Line 24 from overflow page	132,532	295,495		.428,027
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	1,675,173	1,245,427	67	2,920,668

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	959,522	.935,134
1.1 Bonds exempt from U.S. tax	(a)	1,511,838	1,600,467
1.2 Other bonds (unaffiliated)	(a)	2,541,942	2,466,384
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)		
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated)	1,336,012	1,346,572	
2.21 Common stocks of affiliates	1,500,300	1,500,300	
3. Mortgage loans	(c)		
4. Real estate	(d)		
5. Contract loans			
6. Cash, cash equivalents and short-term investments	(e)	4,359	4,359
7. Derivative instruments	(f)		
8. Other invested assets		162,898	162,898
9. Aggregate write-ins for investment income		6,433	6,146
10. Total gross investment income		8,023,304	8,022,260
11. Investment expenses	(g)		340,367
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)		
13. Interest expense	(h)		
14. Depreciation on real estate and other invested assets	(i)		
15. Aggregate write-ins for deductions from investment income			
16. Total deductions (Lines 11 through 15)			340,367
17. Net investment income (Line 10 minus Line 16)			7,681,893
DETAILS OF WRITE-INS			
0901. Security lending income		6,433	6,146
0902. Miscellaneous income		0	0
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		6,433	6,146
1501.			
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)			

(a) Includes \$ 76,436 accrual of discount less \$ 1,394,850 amortization of premium and less \$ 169,564 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ 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 \$ accrual of discount less \$ 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 \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.658,409		.658,409	.76,159	
1.1 Bonds exempt from U.S. tax	751,471		751,471		
1.2 Other bonds (unaffiliated)	389,859		389,859		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	4,610,931	(15,477)	4,595,454	6,844,327	
2.21 Common stocks of affiliates				(541,583)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	0		0		
7. Derivative instruments					
8. Other invested assets	(145,586)	(4,878)	(150,464)	476,247	56,798
9. Aggregate write-ins for capital gains (losses)	791		791		
10. Total capital gains (losses)	6,265,876	(20,355)	6,245,521	6,855,150	56,798
DETAILS OF WRITE-INS					
0901. Litigation proceeds	791		791		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	791		791		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	66,985	88,561	21,575
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	66,985	88,561	21,575
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	3,200	3,147	(53)
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	10,650	13,845	3,195
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	28,628,144	29,158,530	530,386
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	28,708,979	29,264,082	555,103
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	28,708,979	29,264,082	555,103
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid pension	28,460,749	29,033,140	572,391
2502. Prepaid expenses	99,926	91,822	(8,103)
2503. Automobiles	56,717	18,652	(38,066)
2598. Summary of remaining write-ins for Line 25 from overflow page	10,752	14,916	4,164
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	28,628,144	29,158,530	530,386

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

This statement has been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio. A reconciliation of the company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below.

Net Income	State of Domicile	Period Ended December 31, 2013	Period Ended December 31, 2012
(1) Motorists Commercial Mutual Insurance Company state basis	Ohio	9,008,804	3,647,102
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP	Ohio	9,008,804	3,647,102
 Surplus			
(5) Motorists Commercial Mutual Insurance Company state basis	Ohio	140,916,547	128,582,867
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP	Ohio	140,916,547	128,582,867

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles as described in the *NAIC Annual Statement Instructions* and the *Accounting Practices and Procedures Manual* requires that management 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 the premiums written. Such reserves are computed using the daily method for direct business and are based on reports received from ceding companies and/or pools for assumed business.

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 stated at amortized cost.
- 2) Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.
- 3) Common stocks are valued at market. However, investments in stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are valued using the equity basis.
- 4) Preferred stocks are stated in accordance with the guidance provided in SSAP No. 32: Investments in Preferred Stock.
- 5) The company does not have any mortgage loans.
- 6) Loan-backed securities are stated in accordance with the guidance provided in SSAP No. 43R: Loan-backed and Structured Securities. The retrospective adjustment method is used to value these securities.
- 7) The company owns 30% of the common stock of Motorists Life Insurance Company, a life insurer, and 100% of the common stock of MCM Agency, Inc., an insurance broker. Motorists Life Insurance Company is valued on an equity basis as described in Part 5, Section 2ciB1 of the *Securities Valuation Handbook*. MCM Agency, Inc. is valued on an equity basis as described in Part 5, Section 2ciB2 of the *Securities Valuation Handbook*.
- 8) The company has investments in limited partnerships and limited liability companies. In accordance with SSAP No. 48: Joint Ventures, Partnerships and Limited Liability Companies, the investments are recorded using the equity method of accounting based on the underlying audited U.S. GAAP equity values of the holdings. The company also has partnership investments in low income housing tax credit properties. In accordance with SSAP No. 93: Accounting for Low Income Housing Tax Credit Property Investments, the investments are reported at amortized cost.
- 9) The company does not hold any derivative securities.
- 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 (IBNR). Such liabilities are necessarily based on assumptions and estimates. While management believes the amounts are adequate, the ultimate liabilities may be in excess of or less than the amounts provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- 12) The company has not modified its capitalization policy from the prior period.
- 13) The company does not have any pharmaceutical rebate receivables to report.

2. Accounting Changes and Corrections of Errors

During 2013, Motorists Mutual Insurance Company, Motorists Commercial Mutual Insurance Company, and Iowa Mutual Insurance Company received a collective \$1,099,085 of funds associated with a class action settlement with American International Group (AIG). The settlement effectively recompensed the companies for AIG's underreporting of premiums to the National Workers' Compensation Pool between 1985 and 1996. All funds received were accumulated and distributed in accordance with The Motorists Insurance Group's intercompany reinsurance pooling agreement (reference Note 26). The company's pool share of the proceeds (\$203,331) is reflected as an aggregate write-in for gains and losses in surplus (page 4, column 1, line 37).

In December 2013, Phenix Mutual Fire Insurance Company, an intercompany reinsurance pool participant, discovered it had understated its equity in the Massachusetts FAIR Plan by \$662,269 as of December 31, 2012. The company's pool share of the prior period equity adjustment (\$122,520) is reflected as an aggregate write-in for gains and losses in surplus (page 4, column 1, line 37).

3. Business Combinations and Goodwill

The company did not have any business combination or goodwill transactions during the periods reported.

4. Discontinued Operations

The company did not discontinue any of its operations during the periods reported.

5. Investments

- A. The company did not have any mortgage loans or mezzanine real estate loans during the periods reported.
- B. The company was not involved in any debt restructuring during the periods reported.
- C. The company did not have any reverse mortgages during the periods reported.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

- 1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from market data vendors or broker dealer values.
- 2) The company did not hold any loan-backed securities with other-than-temporary recognized losses.
- 3) The company did not hold any loan-backed securities with current year other-than-temporary recognized losses.
- 4) The financial impact of the company's impaired securities (fair value is less than cost or amortized cost) for which other-than temporary impairments have not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains) is listed below.

a. The aggregate amount of unrealized losses:

1.	Less than 12 months	531,260
2.	12 months or longer	-

b. The aggregate related fair value of securities with unrealized losses:

1.	Less than 12 months	16,459,063
2.	12 months or longer	-

- 5) The company performed an analysis of loan-backed securities and determined that exposure to credit risk was not a factor and did not warrant any other-than-temporary impairments.

E. The company did not have any repurchase agreements or relevant securities lending transactions during the periods reported.

F. The company did not have any investments in real estate during the periods reported.

G. The company invested in a low income housing tax credit (LIHTC) fund during 2013.

- 1) As of December 31, 2013, the company's LIHTC investments had 5 years of unexpired tax credits remaining. There is not a required holding period for the LIHTC investments.
- 2) As of the date of this publication, there were not any underlying properties in the LIHTC funds known to be under regulatory review.
- 3) In aggregate, the company's LIHTC investments did not exceed 10% of total admitted assets during 2013.
- 4) The company did not recognize any impairment losses on LIHTC investments during 2013.
- 5) The company did not make any write-downs or reclassifications due to forfeitures, ineligibility of low income housing tax credits, or other reasons during 2013.

H. Restricted Assets

- 1) The company held restricted assets as listed below.

Restricted Asset Category	Gross Restricted					6	7	8	Percentage				
	Current Year								Total From Prior Year	Increase / (Decrease) (5 minus 6)			
	1	2	3	4	5								
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase / (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets			
a. Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	-	-			
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	-			
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-			
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-			
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-			
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-			
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	-			
h. Letter stock or securities restricted as to sale	-	-	-	-	-	-	-	-	-	-			
i. On deposit with states	13,544,486	-	-	-	13,544,486	12,898,991	645,495	13,544,486	3.70%	4.02%			
j. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-			
k. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	-			
l. Other restricted assets	-	-	-	-	-	-	-	-	-	-			
m. Total Restricted Assets	13,544,486	-	-	-	13,544,486	12,898,991	645,495	13,544,486	3.70%	4.02%			

- 2) The company did not have any assets pledged as collateral not captured in other categories.

- 3) The company did not have any other restricted assets.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The company did not have any investments in joint ventures, partnerships or limited liability companies that exceeded 10% of admitted assets during the periods reported.
- B. The company did not recognize any impairment write-downs for investments in joint ventures, partnerships or limited liability companies during the periods reported.

7. Investment Income

- A. The company did not exclude any due and accrued investment income from surplus during the periods reported.

- B. The total amount excluded was \$0.

8. Derivative Instruments

The company did not own derivative financial instruments during the periods reported.

9. Income Taxes

- A. The components of the company's deferred tax assets (DTAs) and deferred tax liabilities (DTLs) and the change between the years are as follows:

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1	12/31/2013			12/31/2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a Gross Deferred Tax Assets	11,553,737	330,227	11,883,964	13,354,262	611,460	13,965,722	(1,800,525)	(281,233)	(2,081,758)
b Statutory Valuation Allowance Adjustment									
c Adjusted Gross Deferred Tax Assets(1a-1b)	11,553,737	330,227	11,883,964	13,354,262	611,460	13,965,722	(1,800,525)	(281,233)	(2,081,758)
d Deferred Tax Assets Nonadmitted									
e Subtotal Net Deferred Tax Assets(Liabilities) (1c-1d)	11,553,737	330,227	11,883,964	13,354,262	611,460	13,965,722	(1,800,525)	(281,233)	(2,081,758)
f Deferred Tax Liabilities	86,402	7,251,626	7,338,028	80,647	4,773,446	4,854,093	5,755	2,478,180	2,483,935
g Net Admitted Deferred Tax Assets(Liabilities) (1e-1f)	11,467,335	(6,921,399)	4,545,936	13,273,615	(4,161,986)	9,111,629	(1,806,280)	(2,759,413)	(4,565,693)

2	12/31/2013			12/31/2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a Admission Calculation Components									
b Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	52,426		52,426						
c Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11b or 11bii below)	10,508,368	105,478	10,613,846	11,212,758	261,055	11,473,813	(704,390)	(155,577)	(859,967)
1 Adjusted gross DTAs expected to be realized following the balance sheet date (11bii)	10,508,368	105,478	10,613,846	11,212,758	261,055	11,473,813	(704,390)	(155,577)	(859,967)
2 Adjusted gross DTAs allowed per limitation threshold (11bii)	20,286,140	105,478	20,391,618	17,632,509	261,055	17,893,564	2,653,631	(155,577)	2,498,054
c Adjusted gross DTAs offset by gross DTLs (11c)	1,045,369	172,323	1,217,692	2,141,504	350,405	2,491,909	(1,096,135)	(178,082)	(1,274,217)
d DTAs Admitted as the result of application of SSAP No. 101 (Total 2a+2b+2c)	11,553,737	330,227	11,883,964	13,354,262	611,460	13,965,722	(1,800,525)	(281,233)	(2,081,758)

3	2013		2012	
	Ordinary	Capital	Ordinary	Capital
a Disclosure of ratios used for threshold limitation	780		710	
b ExDTA ACL RBC % used to determine recovery period and threshold limitation amount in 2(b) above	136,351,648		119,435,623	

4	12/31/2013			12/31/2012			Change		
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital	Total
a Impact of Tax Planning Strategies									
On the Determination of:									
Adjusted Gross DTAs in 1(c) above	11,553,737	330,227	13,354,262	611,460	(1,800,525)	(281,233)			
% of Total Adjusted Gross DTAs	0.0%	0.0%	23.7%	0.0%	-23.7%	0.0%			
Net Admitted Adjusted Gross DTAs in 1(e) above	11,553,737	330,227	13,354,262	611,460	(1,800,525)	(281,233)			
% of Total Net Admitted Adjusted Gross DTAs	0.0%	0.0%	23.7%	0.0%	-23.7%	0.0%			
b Does the company's tax-planning strategies include the use of reinsurance?	Yes		No		X				

B. There were no temporary differences for which deferred tax liabilities were not recognized.

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

	Current Income Tax			12/31/2013	12/31/2012	Change
Federal				(1,721,653)	(2,651,477)	929,824
Foreign				-	-	-
Subtotal				(1,721,653)	(2,651,477)	929,824
Federal income tax on net capital gains				1,816,403	1,590,819	225,584
Utilization of capital loss carry-forward				-	-	-
Other				-	-	-
Federal and foreign income taxes incurred				94,750	(1,060,658)	1,155,408

Deferred income tax assets and liabilities consist of the following major components:

a	12/31/2013			12/31/2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Deferred tax assets:									
a <u>Ordinary</u>									
Discounting of unpaid losses				3,478,737		4,046,862		(568,125)	
Unearned premium reserve				3,865,140		3,636,787		228,353	
Investments				7,626		7,134		492	
Policyholders dividends accruals				474,849		480,383		(5,534)	
Fixed Assets				23,455		15,426		8,029	
Compensation and benefit accruals				42,137		45,552		(3,415)	
Minimum Pension Liability				-		-		-	
Nonadmitted Assets				38,719		67,472		(28,753)	
Net operating loss and contribution carry-forward				2,381,296		4,095,955		(1,714,659)	
Foreign tax, LIHC and AMT credit carry-forward				1,215,183		936,321		278,862	
Other				26,594		22,370		4,225	
99 Subtotal				11,553,737		13,354,262		(1,800,525)	
b <u>Statutory Valuation Allowance adjustment</u>				-		-		-	
c <u>Nonadmitted</u>				-		-		-	
d Admitted ordinary deferred tax assets (2a99-2b-2c)				11,553,737		13,354,262		(1,800,525)	
e <u>Capital</u>									
Investments				330,227		611,460		(281,233)	
Net capital loss carry-forward				-		-		-	
99 Subtotal				330,227		611,460		(281,233)	
f <u>Statutory Valuation Allowance adjustment</u>				-		-		-	
g <u>Nonadmitted</u>				-		-		-	
h Admitted capital deferred tax assets (2e99-2f2g)				330,227		611,460		(281,233)	
i Admitted deferred tax assets (2d+2h)				11,883,964		13,965,722		(2,081,758)	
Deferred Tax Liabilities:									
a <u>Ordinary</u>									
Investments				86,402		80,647		5,755	
Fixed Assets				-		-		-	
Other				-		-		-	
99 Subtotal				86,402		80,647		5,755	
b <u>Capital</u>									
Investments				7,251,626		4,773,446		2,478,180	
Other				-		-		-	
99 Subtotal				7,251,626		4,773,446		2,478,180	
c <u>Deferred tax liabilities (3a99+3b99)</u>				7,338,028		4,854,093		2,483,935	
Net deferred tax assets/liabilities (2i-3c)				4,545,936		9,111,629		(4,565,693)	

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:

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		<u>12/31/2013</u>	<u>12/31/2012</u>
Current income taxes incurred		94,750	(1,060,658)
Change in deferred income tax (without tax on unrealized gains and losses)		2,087,513	(2,963,144)
Total income tax reported		<u>2,182,263</u>	<u>(4,023,802)</u>
Income before taxes		9,103,554	2,586,444
Expected income tax expense (benefit) at 35% statutory rate		3,186,244	905,255
Increase (decrease) in actual tax resulting from:			
a) Tax exempt interest net of proration		(460,211)	(486,921)
b) Dividends received deduction net of proration		(467,248)	(119,495)
c) Change in deferred tax benefit on nonadmitted assets		181,400	(4,081,062)
d) Low income housing and foreign tax credits		(217,469)	(257,976)
e) Recognized partnership income		(213,120)	72,604
f) Prior year AIG settlement		69,132	-
g) Rate Differential		(91,036)	(25,864)
h) Treasury Inflation Protection securities		25,894	(115,624)
i) Nondeductible expenses		3,110	2,170
j) Change in Valuation Allowance		-	-
k) Provision to return adjustment		143,840	149,676
l) Other		21,726	(66,566)
Total income tax reported		<u>2,182,263</u>	<u>(4,023,802)</u>

E. 1) As of December 31, 2013, the company had the following operating loss and tax credits carry-forwards:

Operating loss carry-forwards	<u>Origination Year</u>	<u>Expiration Year</u>	<u>Amount</u>
	2012	2032	<u>7,003,812</u>
	Total		<u>7,003,812</u>
Low income housing credit carry-forwards	<u>Origination Year</u>	<u>Expiration Year</u>	<u>Amount</u>
	2009	2019	215,158
	2010	2020	214,902
	2011	2021	190,451
	2012	2022	260,743
	2013	2023	217,425
	Total		<u>1,098,679</u>
Foreign tax credit carry-forwards	<u>Origination Year</u>	<u>Expiration Year</u>	<u>Amount</u>
	2008	2018	5,641
	2009	2019	9,393
	2010	2020	20,863
	2011	2021	21,937
	2012	2022	748
	2013	2023	44
	Total		<u>58,626</u>

The company also had an alternative minimum tax credit carryover in the amount of \$57,878, which does not have an expiration date.

2) The amounts of federal income taxes incurred that are available for recoupment in the event of future net losses are as follows:

2013 (current year)	52,426
2012 (current year - 1)	-
2011 (current year - 2)	-

3) The company did not have any deposits admitted under Section 6603 of the Internal Revenue Service (IRS) Code as of December 31, 2013.

F. 1) The company's federal income tax return was consolidated with the following entities:

MCM Insurance Agency, Inc.
 MCM Insurance Agency, Inc. of MA

2) The method of allocation between the companies is subject to written agreement, approved by the board of directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled annually when the federal income tax return is filed.

G. As of December 31, 2013, the company did not have any federal or foreign income tax loss contingencies.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. - C. On January 2, 2011, Phenix Mutual Fire Insurance Company sold its 44.8% equity interest in N.E. Corporation, the parent of Casco Indemnity Company, to Ohio Mutual Insurance Company for \$3,824,316. Phenix Mutual realized a net capital gain of \$60,511 as a result of the sale. Per the terms of the sale agreement, Phenix deposited \$448,000 of its proceeds in an escrow account. In the event of unfavorable development on the loss reserves reported by Casco Indemnity Company as of December 31, 2010, Phenix Mutual may be required to return all or a portion of the funds to Ohio Mutual. The loss development tracking period extends through December 31, 2013, with a final settlement to be made in 2014. The development results are presently under review, and the funds on deposit have been nonadmitted in Phenix Mutual's financial statement.
- D. As of December 31, 2013, and 2012, the company reported net amounts due from/(due to) affiliates of \$1,173,077 and \$(1,501,635), respectively. All amounts were settled within 30 days.
- E. The company did not have any guarantees or undertakings for the benefit of an affiliate or related party that resulted in a material contingent exposure to the company or any related parties during the periods reported.
- F. During the periods reported, the company had a management agreement with Motorists Mutual Insurance Company, an Ohio-based affiliate, whereby Motorists provided management services to the company. The company had a separate agreement with Motorists Service Corporation (MSC), a wholly owned subsidiary of Motorists, whereby MSC delivered staffing services to the company. The company also had an arrangement with its affiliates whereby costs for common facilities and support services were shared.
- G. The company is a mutual property/casualty insurer and an affiliate of The Motorists Insurance Group. Motorists Mutual Insurance Company is the ultimate controlling entity of The Group through an interlocking board of directors.
- H. The company did not own any shares, directly or indirectly, of an upstream intermediate entity or ultimate parent during the periods reported.
- I. The company did not have any investments in subsidiary, controlled or affiliated entities that exceed 10% of admitted assets during the periods reported.
- J. The company did not recognize any impairment write-downs for investments in subsidiary, controlled or affiliated entities during the periods reported.
- K. The company did not have any investments in foreign insurance subsidiaries during the periods reported.

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L. The company did not have any investments in downstream non-insurance holding companies during the periods reported.

11. Debt

- A. The company did not have any capital notes or other debt obligations outstanding during the periods reported.
- B. The company did not have any Federal Home Loan Bank agreements in place during the periods reported.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit

- A-D. The company participated in a defined benefit pension plan sponsored by an affiliate, Motorists Mutual Insurance Company, during the periods reported.
- E. The company participated in an incentive savings plan sponsored by an affiliate, Motorists Mutual Insurance Company, during the periods reported. Motorists Mutual contributed up to a maximum of 3% of each associate's compensation and allocated amounts to the company based on a cost sharing arrangement. The company's shares of the contributions to the plan were \$52,353 and \$58,439 for 2013 and 2012, respectively.
- F. The company did not participate in any multi-employer plans during the periods reported.
- G. The company participated in a non-contributory defined benefit pension plan sponsored by an affiliate, Motorists Mutual Insurance Company, during the periods reported. The company did not have any legal obligation for benefits under this plan. Motorists Mutual allocated amounts to the company based on a cost sharing arrangement. Under this arrangement, the company incurred periodic pension costs of \$572,391 in 2013 and \$1,313,202 in 2012.
- H. The company's financial records include adequate accruals for all post-employment benefit obligations and compensated absences.
- I. The company did not sponsor or participate in any post-retirement benefits plans during the periods reported.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- 1) Information concerning capital stock is not applicable. The company is a mutual property/casualty insurer.
- 2) Information concerning preferred stock is not applicable. The company is a mutual property/casualty insurer.
- 3) Information concerning stock dividends is not applicable. The company is a mutual property/casualty insurer.
- 4) Information concerning stock dividend payments is not applicable. The company is a mutual property/casualty insurer.
- 5) Information concerning stock dividends is not applicable. The company is a mutual property/casualty insurer.
- 6) There were not any restrictions on the company's surplus during the periods reported.
- 7) There were not any advances to surplus to disclose for the periods reported.
- 8) The company did not hold any stock for special purposes during the periods reported.
- 9) The company did not have any special surplus funds to disclose for the periods reported.
- 10) As of December 31, 2013, the portion of unassigned funds (surplus) represented by cumulative unrealized gains (net of deferred FIT) was \$15,334,203.
- 11) The company did not have any surplus debentures or similar obligations to disclose for the periods reported.
- 12) Information concerning quasi-reorganization is not applicable.
- 13) Information concerning quasi-reorganization is not applicable.

14. Contingencies

A. Contingent Commitments

- 1) At December 31, 2013, the company had outstanding commitments associated with joint venture interests totaling \$8,349,195.
- 2) The aforementioned commitments are not reflected as liabilities in the accompanying financial statement. The figure presented represents the sum of the company's maximum potential outlays related to the commitments. Other details are provided below.

(1)	(2)	(3)	(4)	(5)
Nature and circumstances of guarantee and key attributes, including date and duration of agreement	Liability recognition of guarantee	Ultimate financial statement impact if action under the guarantee is required	Maximum potential amount of future payments (undiscounted)	Current status of payment or performance risk of guaranteee
Adams Street 2012 Global Fund LP	-	Increase in other invested assets	3,426,400	All current capital calls have been funded.
HarbourVest Partners, LLC	-	Increase in other invested assets	4,815,295	All current capital calls have been funded.
Park Street Capital Private Equity Fund LP	-	Increase in other invested assets	107,500	All current capital calls have been funded.
Total	-		8,349,195	

- 3) Details regarding the impact these commitments had or could potentially have on the company's financial statements are provided below.

a.	Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 for (2) above.)	8,349,195
b.	Current Liability Recognized in F/S	
1.	Noncontingent Liabilities	-
2.	Contingent Liabilities	-
c.	Ultimate Financial Statement Impact if action under the guarantee is required.	
1.	Investments in SCA	-
2.	Joint Venture	8,349,195
3.	Dividends to Stockholders (capital contribution)	-
4.	Expense	-
5.	Other	-
6.	Total (Should equal (3)a.)	8,349,195

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B. Assessments

The company is subject to guaranty fund and other assessments by the states in which it conducts business. Guaranty fund assessments are accrued upon notification of the insolvency. Other assessments are recognized 1) when assessed by a state, 2) when premiums are written for premium-based assessments, or 3) when losses are incurred for loss-based assessments. Incurred assessments are subject to the intercompany pooling arrangement described in Note 26. The company's net paid guaranty fund assessments totaled \$887 and \$(13,015) for the years ended December 31, 2013, and 2012, respectively. The company's net accrued liabilities for guaranty funds were \$154,347 and \$116,931 as of December 31, 2013, and 2012, respectively. Per the accounting practices and procedures prescribed by the company's state of domicile, receivables for premium tax credits are not reflected in the accompanying financial statements.

C. Gain Contingencies

The company did not have any material gain contingencies to disclose for the periods reported.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The company paid the following amounts in the reporting period to settle claims related extra contractual obligations (ECO) or bad faith claims stemming from lawsuits:

	Direct
Claims related ECO and bad faith losses paid during the reporting period	2,149,712

The number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period is disclosed below.

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

An indication as to whether claim count information is disclosed on a per claim or per claimant basis is provided below.

(f) Per Claim	(g) Per Claimant
	X

E. Product Warranties

The company did not have any contingent liabilities associated with product warranties to disclose for the periods reported.

F. All Other Contingencies

The company did not have any other contingent liabilities arising from litigation, income taxes, or other matters that were material in nature. All assets that the company considered to be impaired were valued at market prior to the closing of the company's financial records.

The potential for losses associated with uncollectible receivable balances is not material to the company's financial position. Premium balances over 90 days past due are recorded as nonadmitted assets.

15. Leases

A. Leasing Arrangements

- 1) The company leases computer-related equipment under various operating lease arrangements and has entered into various agreements for information technology-related services through December 2015. The expenses for these commitments for 2013 and 2012 were \$726,208 and \$2,438,267, respectively.
- 2) As of December 31, 2013, the company had aggregate commitments of \$778,317. Commitments for the next two years are as follows:

Fiscal Year	Commitment
2014	774,354
2015	3,964

- 3) The company was not involved in sale-leaseback transactions during the periods reported.

- B. The company did not act as a lessor in business activities or participate in leveraged leases during the periods reported.

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

The company did not have any investments in financial instruments with off-balance sheet risk during the periods reported.

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

- A. The company did not have any transfers of receivables reported as sales during the periods reported.

B. Transfer and Servicing of Financial Assets

- 1) As of December 31, 2013, the company was not involved in any securities lending programs.
- 2) The company did not have any servicing assets or servicing liabilities to disclose for the periods reported.
- 3) The company did not have any servicing assets or servicing liabilities to disclose for the periods reported.
- 4) The company did not obtain any assets or incur any liabilities due to the transfer of financial assets during the periods reported.
- 5) The company did not securitize any financial assets during the periods reported.
- 6) The company was not involved in any transfers of receivables during the periods reported.
- 7) The company did not have any repurchase or reverse repurchase agreements during the periods reported.

C. Wash Sales

In the course of the company's asset management, there were not any securities sales and reacquisitions made within 30 days of the sale date to enhance the yield on the investment portfolio.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The company did not serve as an Administrative Services Only (ASO) or as an Administrative Services Contract (ASC) plan administrator during the periods reported.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The company did not write any direct premiums through managing general agents or third party administrators during the periods reported.

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20. Fair Value Measurements

A. Fair Value Hierarchy

1) Information regarding assets measured at fair value on a recurring basis is provided below.

Description for each class of asset or liability	Quoted Prices in Active Markets for Identical Assets	Significant Other Observable Inputs	Significant Unobservable Inputs	Total
	(Level 1)	(Level 2)	(Level 3)	
a. Assets at fair value				
Perpetual Preferred stock				
Industrial and Misc	-	-	-	-
Parents, Subsidiaries and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	-	-	-	-
Bonds				
U.S. Governments	-	-	-	-
Industrial and Misc	-	-	-	-
Hybrid Securities	-	-	-	-
Parents, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	-	-	-	-
Common Stock				
Industrial and Misc	45,170,649	-	37,977	45,208,626
Parents, Subsidiaries and Affiliates	-	-	16,442,468	16,442,468
Total Common Stocks	45,170,649	-	16,480,445	61,651,094
Other Invested Assets	-	-	22,326,814	22,326,814
Derivative Assets				
Interest rate contract	-	-	-	-
Foreign exchange contracts	-	-	-	-
Credit contracts	-	-	-	-
Commodity future contracts	-	-	-	-
Commodity forward contracts	-	-	-	-
Total Derivatives	-	-	-	-
Separate account assets	-	-	-	-
Total assets at fair value	45,170,649	-	38,807,258	83,977,908
b. Liabilities at fair value	-	-	-	-
Derivative liabilities	-	-	-	-
Total liabilities at fair value	-	-	-	-

2) Information regarding assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) is provided below.

	Beginning Balance at 01/01/2013	Transfers into Level 3	Transfers out of Level 3	Total gains (losses) Realized	Total gains (losses) Unrealized	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
a. Assets										
Loan-Backed and Structured Securities	-	-	-	-	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-	-	-	-	-
Industrial and Misc	34,986	-	-	2,991	-	-	-	-	-	37,977
Parents, Subsidiaries and Affiliates	16,934,051	-	-	(491,583)	-	-	-	-	-	16,442,468
Other Invested Assets	20,910,317	-	-	(4,878)	533,045	1,612,909	-	(724,579)	-	22,326,814
Total Assets	37,879,355	-	-	(4,878)	44,453	1,612,909	-	(724,579)	-	38,807,260
b. Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	-	-	-	-	-	-	-	-	-	-

3) The company did not recognize any transfers into or out of the Level 3 classification during the reporting period. The company's policy is to recognize transfers of this nature on the actual date of the event or change in circumstances that caused the transfer.

4) The company valued common stocks using the equity method. Other invested assets were valued using equity statements from the respective fund managers.

5) The company does not hold any derivative assets or liabilities.

B. The company did not have any other assets measured at fair value.

C. Fair Value Measurement

Description for each class of asset or liability	Aggregate Fair Value	Admitted Assets	Quoted Prices in Active Markets for Identical Assets	Significant Other Observable Inputs	Significant Unobservable Inputs	Not Practicable (Carrying Value)
			(Level 1)	(Level 2)	(Level 3)	
Perpetual Preferred stock	-	-	-	-	-	-
Bonds	174,964,612	172,031,501	-	174,964,612	-	-
Common Stock	61,651,094	61,584,109	45,170,649	-	16,480,445	-
Other Invested Assets	23,427,645	23,427,645	-	-	22,326,814	1,100,831
	260,043,351	257,043,255	45,170,649	174,964,612	38,807,259	1,100,831

D. Not Practicable to Estimate Fair Value:

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other Invested Assets				
Low Income Housing	1,100,831	n/a	n/a	Asset is not a marketable financial instrument
	1,100,831			

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NOTES TO FINANCIAL STATEMENTS

21. Other Items

A. Extraordinary Items

The company did not have any extraordinary items to disclose for the periods reported.

B. Troubled Debt Restructuring: Debtors

The company did not have any transactions related to troubled debt restructurings during the periods reported.

C. Other Disclosures and Unusual Items

1) The company elected to use rounding in the reporting of amounts in this statement.

2) The table below summarizes the company's net unpaid loss and loss adjustment expense reserves for accident years 1999 through 2003 and prior for all applicable statutory categories reported in Schedule P, Part 1, columns 13 through 24 of the Annual Statement. All amounts shown are in thousands.

Schedule P Category	Loss Year	Case Basis	Bulk & IBNR	Def & Cost Containment	Adjusting & Other Exp	Salvage & Subrogation	Loss & Exp Total Unpaid
Part 1A	Prior	5	-	0	0	-	5
Homeowners/	1999	4	-	0	0	-	5
Farmowners	2000	3	-	0	0	-	3
	2001	44	(7)	1	1	-	39
	2002	28	-	-	1	-	29
	2003	25	-	1	1	-	26
	Total	109	(7)	2	3	-	107
Part 1B	Prior	100	-	2	4	-	106
Private Passenger	1999	-	-	-	-	-	-
Auto Liability/Medical	2000	7	-	0	0	-	8
	2001	13	3	0	1	-	18
	2002	-	-	-	-	-	-
	2003	5	0	0	0	-	6
	Total	125	3	3	6	-	137
Part 1C	Prior	29	-	11	1	-	41
Commercial Auto/	1999	-	-	-	-	-	-
Truck Liability/Medical	2000	-	-	-	-	-	-
	2001	-	(0)	(0)	-	-	(0)
	2002	28	-	11	1	-	40
	2003	29	98	50	5	-	181
	Total	85	98	72	7	-	262
Part 1D	Prior	3,349	1,073	159	232	-	4,814
Workers'	1999	25	2	1	2	-	30
Compensation	2000	105	2	4	8	-	119
	2001	(61)	3	(6)	2	-	(61)
	2002	46	7	2	3	-	58
	2003	75	491	22	37	-	625
	Total	3,540	1,577	182	285	-	5,584
Part 1E	Prior	132	-	29	2	-	162
Commercial	1999	1	-	3	0	-	4
Multiple Peril	2000	-	-	-	-	-	-
	2001	-	(1)	(0)	-	-	(1)
	2002	-	-	-	-	-	-
	2003	1	1,349	338	19	-	1,706
	Total	134	1,348	369	21	-	1,871
Part 1F, Section 1	Prior	-	-	-	-	-	-
Medical Professional	1999	-	-	-	-	-	-
Liability - Occurrence	2000	-	-	-	-	-	-
	2001	-	-	-	-	-	-
	2002	-	-	-	-	-	-
	2003	-	-	-	-	-	-
	Total	-	-	-	-	-	-
Part 1G	Prior	0	-	-	-	-	0
Special Liability	1999	-	-	-	-	-	-
	2000	-	-	-	-	-	-
	2001	-	-	-	-	-	-
	2002	-	-	-	-	-	-
	2003	-	-	-	-	-	-
	Total	0	-	-	-	-	0
Part 1H, Section 1	Prior	324	384	174	16	-	898
Other Liability -	1999	-	-	-	-	-	-
Occurrence	2000	5	-	6	1	-	11
	2001	3	(0)	1	0	-	4
	2002	28	-	6	0	-	35
	2003	11	580	192	22	-	805
	Total	371	964	379	40	-	1,753

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NOTES TO FINANCIAL STATEMENTS

Schedule P Category	Loss Year	Case Basis	Bulk & IBNR	Def & Cost Containment	Adjusting & Other Exp	Salvage & Subrogation	Loss & Exp Total Unpaid
Part 1I	Prior	0	-	-	-	-	0
Special Property	1999	-	-	-	-	-	-
	2000	-	-	-	-	-	-
	2001	-	(0)	(0)	-	-	(0)
	2002	-	-	-	-	-	-
	2003	-	-	-	-	-	-
	Total	0	(0)	(0)	-	-	(0)
Part 1J	Prior	-	-	-	-	-	-
Auto Physical	1999	-	-	-	-	-	-
Damage	2000	-	-	-	-	-	-
	2001	0	(1)	(0)	-	-	(2)
	2002	-	-	-	-	-	-
	2003	-	-	-	-	-	-
	Total	0	(1)	(0)	-	-	(2)
Part 1K	Prior	-	-	-	-	-	-
Fidelity/Surety	1999	-	-	-	-	-	-
	2000	-	-	-	-	-	-
	2001	-	-	-	-	-	-
	2002	-	-	-	-	-	-
	2003	-	-	-	-	-	-
	Total	-	-	-	-	-	-
Part 1N	Prior	105	93	4	-	-	203
Reinsurance	1999	-	-	-	-	-	-
Nonproportional	2000	-	-	-	-	-	-
Assumed Property	2001	0	-	0	-	-	0
	2002	-	1	0	-	-	1
	2003	-	1	0	-	-	1
	Total	106	95	4	-	-	205
Part 1O	Prior	123	136	9	-	-	267
Reinsurance	1999	35	64	3	-	-	103
Nonproportional	2000	80	31	4	-	-	115
Assumed Liability	2001	60	68	4	-	-	133
	2002	44	105	5	-	-	154
	2003	49	131	6	-	-	187
	Total	391	536	32	-	-	959
Part 1R, Section 1	Prior	127	-	120	10	-	256
Products Liability -	1999	1	-	1	0	-	3
Occurrence	2000	20	-	18	2	-	39
	2001	1	-	1	0	-	3
	2002	22	-	21	2	-	45
	2003	1	284	263	24	-	572
	Total	172	284	424	38	-	918

D. Business Interruption Insurance Recoveries

There were not any business interruption insurance recoveries received during the periods reported.

E. State Transferable and Non-transferable Tax Credits

The company did not have any state transferable or non-transferable tax credits to disclose for the periods reported.

F. Subprime-Mortgage-Related Risk Exposure

The company did not hold any investments with subprime mortgage related risk exposure during the periods reported.

G. Offsetting and Netting of Assets and Liabilities

The company did not have any offsetting and netting of assets and liabilities.

22. Events Subsequent

There were not any events that occurred subsequent to the closing of the company's financial records that would materially impact the financial information presented.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

As of December 31, 2013, the company had unsecured aggregate recoverables for losses paid and unpaid (including IBNR), loss adjustment expenses, and unearned premium with a reinsurer that exceeded 3% of the company's surplus. The reinsurer and the associated recoverable balance are listed below.

Company Name	NAIC Number	Federal ID	Amount Recoverable
Motorists Mutual Insurance Company	14621	31-4259550	95,876,481

B. Reinsurance Recoverable in Dispute

As of December 31, 2013, the company did not have any reinsurance recoverable amounts in dispute from any one reinsurer that exceeded 5% of policyholder surplus.

C. Reinsurance Assumed and Ceded

- 1) The maximum amount of return commission that would have been due reinsurers if they or the company had cancelled all of the company's reinsurance or if the company or a receiver had cancelled all of the company's assumed contracts as of December 31, 2013, with the return of the unearned premium reserve is illustrated below.

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	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	56,840,292	9,330,281	14,799,030	2,245,158	42,041,262	7,085,123
b. All Other	236,578	6,282	319,098	80,420	(82,520)	(74,138)
c. Total	57,076,870	9,336,563	15,118,128	2,325,578	41,958,742	7,010,985
d. Direct UEP			14,881,550			

2) The company's contingent commissions associated with existing contractual arrangements are illustrated below.

	(1) Direct	(2) Assumed	(3) Ceded	(4) Net
a. Contingent Commission	699,355	2,615,576	699,355	2,615,576
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	-	-	-	-
d. Total	699,355	2,615,576	699,355	2,615,576

3) Information concerning protected cells is not applicable.

D. Uncollectible Reinsurance

There were not any reinsurance balances written off as uncollectible during the year.

E. Commutation of Ceded Reinsurance

The company did not commute any ceded reinsurance balances during the year.

F. Retroactive Reinsurance

The company did not have any retroactive reinsurance contracts in place during the periods reported.

G. Reinsurance Accounted for as a Deposit

The company did not have any agreements in place that required reinsurance to be accounted for as a deposit during the periods reported.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

The company did not enter into any special run-off agreements.

I. Certified Reinsurer Downgraded or Status Subject to Revocation

The company has never been classified as a certified reinsurer, and its records do not reflect any certified reinsurers that experienced a rating downgrade or are subject to revocation action.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The company did not have any retrospectively rated contracts or contracts subject to redetermination in place during the periods reported.

25. Changes in Incurred Losses and Loss Adjustment Expenses

Reserves for the company's incurred losses and loss adjustment expenses (after intercompany pooling) attributable to insured events of prior years reflect favorable development totaling \$2,519,115. The development can be attributed primarily to the re-estimation of unpaid losses and loss adjustment expenses in the workers' compensation and products liability lines of business. Savings in these lines overshadowed adverse development in the auto liability, other liability, auto physical damage, and commercial multiple peril lines of business. The changes reflected in these lines were generally the result of recent development trends. Since the company did not have any retrospectively rated contracts in place during the periods reported, there were not any premium adjustments made as a result of this loss and loss adjustment expense development.

26. Intercompany Pooling Arrangements

Motorists Mutual Insurance Company (NAIC #14621) and its affiliates, Motorists Commercial Mutual Insurance Company (NAIC #13331), Iowa American Insurance Company (NAIC #31577), Iowa Mutual Insurance Company (NAIC #14338), MICO Insurance Company (NAIC #40932), Phenix Mutual Fire Insurance Company (NAIC #23175), and Wilson Mutual Insurance Company (NAIC #19950), participated in an intercompany pooling arrangement covering premiums, losses, and underwriting expenses for all lines during the year. Related finance and service charge income, agent and premium balance charge-offs, deficiency reserves, and policyholder dividends were also subject to the pooling arrangement. The participation percentages for each company were as follows: 70.5% for Motorists Mutual, 18.5% for Motorists Commercial, 1.0% for Iowa American, 3.5% for Iowa Mutual, 0.0% for MICO, 3.5% for Phenix Mutual, and 3.0% for Wilson Mutual.

Each company recognized facultative (quota share and excess) and treaty (excess and catastrophe) reinsurance cessions with unaffiliated reinsurers prior to the administration of the intercompany pooling agreement. As the lead insurer, Motorists Mutual assumed all net premiums, losses, loss adjustment expenses, and underwriting expenses and then ceded each pool participant its share of the pool. Underwriting-related balance sheet items such as premiums receivable, installments, reinsurance assumed premium receivables and loss payables, reinsurance ceded premium payables and loss receivables, general expense receivables and payables, funds held balances, advanced premiums, and outstanding drafts were also pooled.

As of December 31, 2013, the company reported a pooling-related balance of \$3,109,579 receivable from Motorists Mutual Insurance Company.

27. Structured Settlements

A. The company has purchased annuities for structured settlements under which the claimant is the payee, but for which the company is contingently liable. Details are provided below.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
6,846,306	10,970,478

B. As of December 31, 2013, there were amounts in excess of 1% of the company's surplus due for annuities from three individual life insurance companies associated with purchased annuities for which the company did not receive a release of liability from the claimant. These life insurance companies and the associated contingent liabilities are listed in the table below

<u>Life Insurance Company and Location</u>	<u>Licensed in State of Domicile</u>	<u>Statement Value (Present Value)</u>
American International Life Insurance Company New York, New York	Yes	4,398,162
CIGNA Retirement and Investment Company Hartford, Connecticut	Yes	1,839,037
Genworth Life and Annuity Insurance Company Richmond, Virginia	Yes	2,590,243

28. Health Care Receivables

The company did not have any health care receivables to disclose for the periods reported.

29. Participating Policies

The company did not write policies with participating contracts during the periods reported.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NOTES TO FINANCIAL STATEMENTS

30. Premium Deficiency Reserves

Details regarding the premium deficiency reserve reported by the company as of December 31, 2013, are provided below.

1) Liability carried for premium deficiency reserves	\$ 167
2) Date of the most recent evaluation of this liability	January 2, 2014
3) Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles

The company did not have any unpaid claims on policies with high deductibles to disclose for the periods reported.

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

The company did not discount loss and loss adjustment expense reserves during the periods reported.

33. Asbestos/Environmental Reserves

A. The company had exposure to asbestos losses during the periods reported. Direct exposure arose from the sale of general liability and commercial multiple peril business. The company also had exposure through its unaffiliated reinsurance assumed operations and an intercompany pooling arrangement (reference Note 26). The company estimates the impact of its direct exposure by establishing case reserves on all known losses and by computing IBNR losses based on previous experience. The company relies on case and IBNR reserves established by Inpoint Services to measure its exposure from unaffiliated reinsurance assumed operations.

	(1) 2009	(2) 2010	(3) 2011	(4) 2012	(5) 2013
1) Direct Basis:					
a. Beginning Reserves (incl Case, Bulk & IBNR)	3,138,180	2,744,518	2,504,048	2,183,539	2,341,138
b. Incurred losses and loss adjustment expenses	(216,087)	151,503	146,035	353,813	509,333
c. Calendar year loss and loss adj. expense payments	177,575	391,973	466,544	196,214	252,552
d. Ending Reserves (incl Case, Bulk & IBNR)	2,744,518	2,504,048	2,183,539	2,341,138	2,597,919
2) Assumed Reinsurance Basis:					
a. Beginning Reserves (incl Case, Bulk & IBNR)	752,169	764,381	748,099	446,012	423,056
b. Incurred losses and loss adjustment expenses	46,011	42,404	(229,744)	5,224	124,498
c. Calendar year loss and loss adj. expense payments	33,799	58,686	72,343	28,180	24,918
d. Ending Reserves (incl Case, Bulk & IBNR)	764,381	748,099	446,012	423,056	522,636
3) Net of Ceded Reinsurance Basis:					
a. Beginning Reserves (incl Case, Bulk & IBNR)	3,498,215	3,140,478	2,878,621	2,508,475	2,703,562
b. Incurred losses and loss adjustment expenses	(207,440)	146,748	86,922	210,904	620,251
c. Calendar year loss and loss adj. expense payments	150,297	408,605	457,068	15,817	229,577
d. Ending Reserves (incl Case, Bulk & IBNR)	3,140,478	2,878,621	2,508,475	2,703,562	3,094,236

B. The amount of ending reserves for bulk and IBNR included in "A" (loss and LAE):

1) Direct Basis	2,197,052
2) Assumed Reinsurance Basis	351,865
3) Net of Ceded Reinsurance Basis	2,544,084

C. The amount of ending reserves for loss adjustment expenses included in "A" (case, bulk + IBNR):

1) Direct Basis	698,543
2) Assumed Reinsurance Basis	19,863
3) Net of Ceded Reinsurance Basis	715,989

D. The company had exposure to environmental losses during the periods reported. Direct exposure arose from the sale of general liability, commercial auto liability, and commercial multiple peril business. The company also had exposure through its unaffiliated reinsurance assumed operations and an intercompany pooling arrangement (reference Note 26). The company estimates the impact of its direct exposure by establishing case reserves on all known losses and by computing IBNR losses based on previous experience. The company relies on case and IBNR reserves established by Inpoint Services to measure its exposure from unaffiliated reinsurance assumed operations.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NOTES TO FINANCIAL STATEMENTS

	(1) 2009	(2) 2010	(3) 2011	(4) 2012	(5) 2013
1) Direct Basis:					
a. Beginning Reserves (incl Case, Bulk & IBNR)	663,324	524,309	375,762	678,890	1,031,987
b. Incurred losses and loss adjustment expenses	(22,506)	14,703	386,833	452,838	(7,092)
c. Calendar year loss and loss adj. expense payments	116,509	163,250	83,705	99,741	60,676
d. Ending Reserves (incl Case, Bulk & IBNR)	524,309	375,762	678,890	1,031,987	964,219
2) Assumed Reinsurance Basis:					
a. Beginning Reserves (incl Case, Bulk & IBNR)	70,557	71,925	84,684	74,807	75,715
b. Incurred losses and loss adjustment expenses	3,152	28,847	(3,778)	1,850	14,069
c. Calendar year loss and loss adj. expense payments	1,784	16,088	6,099	942	3,157
d. Ending Reserves (incl Case, Bulk & IBNR)	71,925	84,684	74,807	75,715	86,627
3) Net of Ceded Reinsurance Basis:					
a. Beginning Reserves (incl Case, Bulk & IBNR)	732,656	594,821	457,740	728,269	1,087,765
b. Incurred losses and loss adjustment expenses	(19,542)	34,391	360,333	459,961	7,570
c. Calendar year loss and loss adj. expense payments	118,293	171,472	89,804	100,465	60,827
d. Ending Reserves (incl Case, Bulk & IBNR)	594,821	457,740	728,269	1,087,765	1,034,508

E. The amount of ending reserves for bulk and IBNR included in "A" (loss and LAE):

1) Direct Basis	692,452
2) Assumed Reinsurance Basis	38,002
3) Net of Ceded Reinsurance Basis	720,938

F. The amount of ending reserves for loss adjustment expenses included in "A" (case, bulk + IBNR):

1) Direct Basis	275,556
2) Assumed Reinsurance Basis	7,243
3) Net of Ceded Reinsurance Basis	278,041

34. Subscriber Savings Accounts

Information concerning subscriber savings accounts is not applicable.

35. Multiple Peril Crop Insurance

The company did not write multiple peril crop insurance during the periods reported.

36. Financial Guaranty Insurance

The company did not write financial guaranty insurance during the periods reported.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

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

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 [] 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 []

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. 12/31/2013

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2008

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). 12/04/2009

3.4 By what department or departments?
 Ohio Department of Insurance

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 []

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

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

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 []
 4.22 renewals? Yes [] No []

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

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
---------------------	------------------------	------------------------

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []

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 []

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

1 Nationality	2 Type of Entity
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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company:
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Ernst & Young, 41 South High Street, Columbus, Ohio 43215

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 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 the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Peter A. Weisenberger, FCAS, Assistant Vice President, Actuarial Services and Appointed Actuary, Motorists Mutual Insurance Company, 471 East Broad Street, Columbus, Ohio 43215
 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
 12.13 Total book/adjusted carrying value \$
 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 []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:
 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

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

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

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 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)	\$

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

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

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.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

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 \$
22.22 Amount paid as expenses \$
22.23 Other amounts paid \$

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

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

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []

24.02 If no, give full and complete information relating thereto

24.03 For 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 17 where this information is also provided)

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

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$

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

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 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]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.103 Total payable for securities lending reported on the liability page	\$ 0

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 24.03). 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 other securities restricted as to sale	\$ 13,544,486
25.29 Other	\$ 0

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. \$

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
BNY Mellon	500 Grant Street One Mellon Center, Suite #1035, Pittsburgh, PA 15258

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, brokers/dealers or individuals acting on behalf of brokers/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
110638	Diamond Hill Capital Management	325 John H McConnell Blvd, Suite #200, Columbus, OH 43215
105900	General Re-New England Asset Management, Inc.	76 Batterson Park Rd, Pondview Corporate Center, Farmington, CT 06032
105780	Northern Trust Investments, N.A.	50 South La Salle Street, Chicago, IL 60603
109846	HarbourVest	One Financial Center, Floor #44, Boston, MA 02111
115443	Park Street	One Federal Street, 24th Floor, Boston, MA 02110
153966	Crescent Capital Group, LP	11100 Santa Monica Blvd, Suite #2000, Los Angeles, CA 90025
38642	BNY Mellon Alternative Investment Services	101 Barclay Street, 20th Floor West, New York, NY 10286
109358	Adams Street Partners, LLC	One North Wacker Dr, Suite #2200, Chicago, IL 60606

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

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 [X] No []

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
00769G-53-5	LSV Small Cap Value Fund	2,985,021
04314H-75-8	Artisan Small Cap Fund	2,917,563
04314H-85-7	Artisan Intl Val Fund	8,309,848
29875E-10-0	American EuroPacific Growth Fd	8,388,465
78467Y-10-7	SPDR S&P MidCap 400 ETF Tr	979,242
29.2999 - Total		23,580,140

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
LSV Small Cap Value Fund	Aircastle Ltd	38,805	09/30/2013
LSV Small Cap Value Fund	Western Refining Inc	38,507	09/30/2013
LSV Small Cap Value Fund	Olin Corp	37,014	09/30/2013
LSV Small Cap Value Fund	EPL Oil & Gas Inc	33,731	09/30/2013
LSV Small Cap Value Fund	AAR Corp	32,835	09/30/2013
Artisan Small Cap Fund	Cognex Corp	111,013	09/30/2013
Artisan Small Cap Fund	CommVault Systems Inc	108,913	09/30/2013
Artisan Small Cap Fund	Beacon Roofing Supply Inc	96,805	09/30/2013
Artisan Small Cap Fund	Isis Pharmaceuticals Inc	93,333	09/30/2013
Artisan Small Cap Fund	Acuity Brands Inc	89,102	09/30/2013
Artisan Intl Val Fund	Compass Group PLC	411,337	09/30/2013
Artisan Intl Val Fund	TE Connectivity Ltd	309,126	09/30/2013
Artisan Intl Val Fund	Tesco PLC	298,324	09/30/2013
Artisan Intl Val Fund	Reed Elsevier PLC	297,493	09/30/2013
Artisan Intl Val Fund	Aon PLC	266,746	09/30/2013
American EuroPacific Growth Fd	Novo Nordisk A/S	340,152	12/31/2013
American EuroPacific Growth Fd	SoftBank Corp	258,784	12/31/2013
American EuroPacific Growth Fd	Bayer AG	217,848	12/31/2013
American EuroPacific Growth Fd	Samsung Electronics Co Ltd	173,390	12/31/2013
American EuroPacific Growth Fd	Novartis AG	173,222	12/31/2013
SPDR S&P MidCap 400 ETF Tr	Affiliated Managers Group Inc	7,335	12/31/2013
SPDR S&P MidCap 400 ETF Tr	Tractor Supply Co	6,913	12/31/2013
SPDR S&P MidCap 400 ETF Tr	Green Mountain Coffee Roasters	6,326	12/31/2013
SPDR S&P MidCap 400 ETF Tr	LKQ Corp	6,316	12/31/2013
SPDR S&P MidCap 400 ETF Tr	HollyFrontier Corp	6,306	12/31/2013

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	174,041,310	176,965,853	2,924,543
30.2 Preferred stocks			
30.3 Totals	174,041,310	176,965,853	2,924,543

30.4 Describe the sources or methods utilized in determining the fair values:

Fair market values are obtained using an external pricing service, BNY Mellon; using an external investment service, Bloomberg, Inc.; or by contacting individual brokers.

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:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$687,586

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. ....	.....517,728

34.1 Amount of payments for legal expenses, if any?\$2,141

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
C.T. Corporation .....	.....1,136

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

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
.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]																					
1.2	If yes, indicate premium earned on U. S. business only.	\$ 12,064																					
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0																					
1.31	Reason for excluding																						
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ 0																					
1.5	Indicate total incurred claims on all Medicare Supplement Insurance.	\$ 8,745																					
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																					
		All years prior to most current three years 1.64 Total premium earned \$ 12,064 1.65 Total incurred claims \$ 8,745 1.66 Number of covered lives																					
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																					
		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																					
2.	Health Test:	<table border="0"> <thead> <tr> <th></th> <th style="text-align: center;">1 Current Year</th> <th style="text-align: center;">2 Prior Year</th> </tr> </thead> <tbody> <tr> <td>2.1 Premium Numerator</td> <td style="text-align: right;">2,232</td> <td style="text-align: right;">4,099</td> </tr> <tr> <td>2.2 Premium Denominator</td> <td style="text-align: right;">122,595,053</td> <td style="text-align: right;">117,817,304</td> </tr> <tr> <td>2.3 Premium Ratio (2.1/2.2)</td> <td style="text-align: right;">0.000</td> <td style="text-align: right;">0.000</td> </tr> <tr> <td>2.4 Reserve Numerator</td> <td style="text-align: right;">2,739</td> <td style="text-align: right;">4,350</td> </tr> <tr> <td>2.5 Reserve Denominator</td> <td style="text-align: right;">161,286,593</td> <td style="text-align: right;">159,555,285</td> </tr> <tr> <td>2.6 Reserve Ratio (2.4/2.5)</td> <td style="text-align: right;">0.000</td> <td style="text-align: right;">0.000</td> </tr> </tbody> </table>		1 Current Year	2 Prior Year	2.1 Premium Numerator	2,232	4,099	2.2 Premium Denominator	122,595,053	117,817,304	2.3 Premium Ratio (2.1/2.2)	0.000	0.000	2.4 Reserve Numerator	2,739	4,350	2.5 Reserve Denominator	161,286,593	159,555,285	2.6 Reserve Ratio (2.4/2.5)	0.000	0.000
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2.5 Reserve Denominator	161,286,593	159,555,285																					
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000																					
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]																					
3.2	If yes, state the amount of calendar year premiums written on:	3.21 Participating policies \$ 3.22 Non-participating policies \$																					
4.	For mutual reporting Entities and Reciprocal Exchanges Only:																						
4.1	Does the reporting entity issue assessable policies?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]																					
4.2	Does the reporting entity issue non-assessable policies?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]																					
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	%																					
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 [<input type="checkbox"/>] No [<input type="checkbox"/>]																					
5.2	If yes, is the commission paid:	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>] 5.21 Out of Attorney's-in-fact compensation..... Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>] 5.22 As a direct expense of the exchange..... Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]																					
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 [<input type="checkbox"/>] No [<input type="checkbox"/>]																					
5.5	If yes, give full information																						

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The company is a member of the Minnesota Workers' Compensation Reinsurance Association. In addition, the company has excess of loss reinsurance to protect itself.

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.
Profiling and probable maximum loss (PML) analysis on the exposures of The Motorists Insurance Group is performed by AON Re Services using the Risk Management Solutions (RMS) RiskLink catastrophe model. Analysis is performed for the perils of wind, hail, and earthquake. The PML arises from wind and hail. The major concentration of exposures is in Iowa on a direct basis and in Ohio on a net basis.
Catastrophe excess of loss reinsurance is purchased to protect against excessive loss.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The company has catastrophe excess of loss reinsurance to protect itself.

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

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

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

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

8.2 If yes, give full information
....

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

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

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

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No []

11.2 If yes, give full information

Motorists Commercial guaranteed a small number of property/casualty policies issued by a small Midwest insurer. The company received fair market value consideration totaling \$32,955 in exchange for these guarantees. As of December 31, all receipts were accounted for as a liability and they will remain so until the assumed liability endorsements have fully expired. The probability of a financial loss from this exposure is negligible.

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 \$
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds \$

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 [] 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 %
 12.42 To %

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

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

12.61 Letters of credit \$
 12.62 Collateral and other funds \$

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 370,000

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 []

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. 2

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

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

.....

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 []

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

15.2 If yes, give full information

.....

16.1 Does the reporting entity write any warranty business? Yes [] No []

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
16.12 Products
16.13 Automobile
16.14 Other*

* Disclose type of coverage:

.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [] No []

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	\$ 401,794
17.12 Unfunded portion of Interrogatory 17.11	\$ 61,800
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	\$ 401,794
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 []

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2013	2 2012	3 2011	4 2010	5 2009
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	75,846,893	70,946,185	61,700,980	50,303,392	102,712,387
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	35,623,067	33,367,624	30,973,148	45,458,259	44,859,398
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	46,113,115	44,424,547	41,641,038	58,122,101	58,182,227
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	195,134	209,419	281,683	610,260	538,443
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,013,676	2,573,819	2,499,324	2,082,717	1,972,473
6. Total (Line 35)	159,791,884	151,521,594	137,096,173	211,576,730	208,264,928
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	57,465,791	53,985,163	50,829,998	56,925,768	56,235,367
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	27,478,289	26,138,629	25,486,748	28,168,334	28,058,834
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	38,823,727	37,364,907	37,270,403	40,423,599	41,149,800
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	171,694	158,304	148,536	198,990	183,383
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,013,676	2,573,819	2,499,324	2,082,717	1,972,473
12. Total (Line 35)	125,953,177	120,220,821	116,235,008	127,799,408	127,599,858
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(3,934,050)	(8,349,854)	(13,944,734)	(11,675,244)	(11,174,016)
14. Net investment gain or (loss) (Line 11)	12,111,011	10,186,764	9,093,124	10,537,169	9,242,129
15. Total other income (Line 15)	636,507	581,071	9,699,295	(2,470,045)	447,607
16. Dividends to policyholders (Line 17)	1,526,317	1,422,356	1,641,299	1,696,385	1,042,228
17. Federal and foreign income taxes incurred (Line 19)	(1,721,653)	(2,651,477)	(65,587)	(3,056,815)	(4,067,305)
18. Net income (Line 20)	9,008,804	3,647,102	3,271,972	(2,247,689)	1,540,797
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	336,894,974	322,787,524	327,103,589	363,732,270	346,809,940
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	10,293,012	8,764,266	8,942,217	9,149,540	9,921,819
20.2 Deferred and not yet due (Line 15.2)	14,323,035	12,810,810	12,094,287	36,707,689	36,560,212
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	195,978,427	194,204,657	205,754,608	239,598,046	230,278,472
22. Losses (Page 3, Line 1)	77,495,336	78,785,206	81,585,105	82,560,831	79,350,837
23. Loss adjustment expenses (Page 3, Line 3)	20,246,342	20,870,956	23,114,960	24,801,154	23,210,602
24. Unearned premiums (Page 3, Line 9)	56,840,292	53,482,169	51,078,651	55,671,712	54,818,118
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	140,916,547	128,582,867	121,348,980	124,134,224	116,531,468
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,925,885	(9,270,400)	(7,536,738)	7,289,571	2,482,130
Risk-Based Capital Analysis					
28. Total adjusted capital	142,885,065	130,038,312	122,357,857	125,080,102	117,233,817
29. Authorized control level risk-based capital	17,728,433	17,031,691	16,256,540	16,942,523	15,071,783
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	66.0	66.0	68.3	64.2	75.1
31. Stocks (Lines 2.1 & 2.2)	23.6	24.1	22.6	23.3	16.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	1.4	0.8	0.8	2.8	2.4
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					XXX
37. Other invested assets (Line 8)	9.0	9.0	8.3	9.1	6.5
38. Receivables for securities (Line 9)	0.1	0.0	0.0	0.6	0.0
39. Securities lending reinvested collateral assets (Line 10)					XXX
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	16,442,468	16,934,051	16,120,779	14,945,610	13,375,795
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	16,442,468	16,934,051	16,120,779	14,945,610	13,375,795
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	11.7	13.2	13.3	12.0	11.5

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	4,376,969	3,924,797	(2,461,182)	6,719,791	6,426,352
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	12,333,681	7,233,886	(2,785,244)	7,602,756	14,194,641
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	48,135,507	62,042,111	68,466,491	62,333,965	43,773,350
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	16,925,364	19,374,170	29,556,586	26,952,954	24,652,307
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	31,073,862	27,590,672	40,797,085	37,411,765	37,343,426
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	60,098	126,944	136,363	207,769	152,144
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	1,451,725	1,687,839	4,453,534	1,730,371	1,996,301
59. Total (Line 35)	97,646,557	110,821,735	143,410,059	128,636,824	107,917,528
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	29,566,213	31,607,417	28,427,442	29,556,538	25,608,344
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	14,141,380	14,391,113	18,287,682	15,680,468	15,507,874
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	22,198,303	24,688,312	32,091,589	26,669,227	27,994,195
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	45,919	68,263	62,437	90,006	51,580
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	1,378,489	1,445,304	1,649,380	1,103,147	1,532,278
65. Total (Line 35)	67,330,304	72,200,409	80,518,530	73,099,387	70,694,271
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	53.9	58.9	65.8	60.1	57.9
68. Loss expenses incurred (Line 3)	13.0	12.0	12.1	13.4	15.3
69. Other underwriting expenses incurred (Line 4)	36.4	36.2	33.6	35.7	35.9
70. Net underwriting gain (loss) (Line 8)	(3.2)	(7.1)	(11.5)	(9.2)	(9.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	34.9	35.0	26.6	37.4	34.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	66.8	70.9	77.9	73.5	73.2
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	89.4	93.5	95.8	103.0	109.5
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(1,324)	(2,155)	(5,021)	(2,750)	(1,807)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(1.0)	(1.8)	(4.0)	(2.4)	(1.8)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(2,406)	(5,593)	(5,692)	(3,745)	(5,222)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.0)	(4.5)	(4.9)	(3.7)	(4.0)

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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	1,619	948	249	22	125	2	30	1,021	XXX	
2. 2004	120,601	4,484	116,118	61,390	1,975	4,054	213	8,758	16	3,055	72,000	XXX	
3. 2005	124,530	4,510	120,021	57,298	646	4,270	44	8,838	4	2,623	69,712	XXX	
4. 2006	124,163	4,807	119,356	60,859	1,143	3,606	62	9,928	2	2,543	73,186	XXX	
5. 2007	123,942	4,860	119,082	65,628	1,982	4,256	11	10,045	6	3,405	77,930	XXX	
6. 2008	126,047	5,536	120,512	81,157	9,477	4,773	23	11,220	55	2,913	87,595	XXX	
7. 2009	128,869	5,256	123,613	75,223	3,612	4,435	300	10,121	37	2,877	85,830	XXX	
8. 2010	131,846	4,900	126,946	70,566	432	3,148	1	10,819	3	3,150	84,098	XXX	
9. 2011	126,205	5,377	120,828	78,439	5,757	1,853	18	11,442	68	3,104	85,891	XXX	
10. 2012	123,735	5,918	117,817	57,103	1,891	844		10,931	29	2,525	66,958	XXX	
11. 2013	128,284	5,689	122,595	39,871	472	280		9,462	0	1,413	49,140	XXX	
12. Totals	XXX	XXX	XXX	649,153	28,334	31,768	693	101,690	224	27,637	753,361	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	11,091	6,058	5,064	168			1,507	41	401	1		11,795	XXX			
2. 2004	484	0	245				96		25			.851	XXX			
3. 2005	539	.196	.481	15			147		.39			.994	XXX			
4. 2006	491	.185	.378				165		62			.911	XXX			
5. 2007	804	37	.498	33			244		84			.1,560	XXX			
6. 2008	1,152	20	.653	40			484		171			.2,400	XXX			
7. 2009	2,223	26	1,171	135			701		275			.4,209	XXX			
8. 2010	5,101	40	1,928	6			1,491		513			.8,986	XXX			
9. 2011	6,142	.3	3,397	236			1,941		818			.12,059	XXX			
10. 2012	8,479	33	6,580	168			2,416		1,376			.18,651	XXX			
11. 2013	15,216	220	13,307	309			3,545		3,786			.35,325	XXX			
12. Totals	51,723	6,818	33,701	1,110			12,738	41	7,551	1		97,742	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,929	1,866
2. 2004	75,053	2,203	72,850	.62.2	49.1	.62.7			.18.5	.729	.121
3. 2005	.71,611	905	.70,706	.57.5	20.1	.58.9			.18.5	.809	.185
4. 2006	75,489	1,392	74,097	.60.8	29.0	.62.1			.18.5	.684	.227
5. 2007	81,560	2,069	79,491	.65.8	42.6	.66.8			.18.5	.1,233	.328
6. 2008	99,611	9,615	89,996	.79.0	173.7	.74.7			.18.5	.1,745	.656
7. 2009	.94,149	4,110	.90,039	.73.1	78.2	.72.8			.18.5	.3,233	.977
8. 2010	93,566	482	93,084	.71.0	9.8	.73.3			.18.5	.6,982	.2,004
9. 2011	104,032	6,082	97,950	.82.4	113.1	.81.1			.18.5	.9,300	.2,759
10. 2012	.87,730	2,121	.85,609	.70.9	35.8	.72.7			.18.5	.14,859	.3,792
11. 2013	85,467	1,002	84,465	.66.6	17.6	.68.9			.18.5	.27,994	.7,331
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	77,495	20,246

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)											DEVELOPMENT	
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year	
1. Prior	47,338	47,020	49,981	49,364	49,184	48,631	49,184	49,303	49,581	50,467	887	1,164	
2. 2004	67,680	66,643	66,107	64,745	64,398	64,554	64,150	64,189	64,071	64,083	12	(106)	
3. 2005	XXX	65,853	62,851	61,859	62,015	61,945	61,913	61,859	61,918	61,833	(85)	(26)	
4. 2006	XXX	XXX	68,839	66,828	65,834	65,449	64,852	64,508	64,293	64,109	(184)	(398)	
5. 2007	XXX	XXX	XXX	73,130	70,886	70,126	69,579	69,589	69,452	69,368	(84)	(221)	
6. 2008	XXX	XXX	XXX	XXX	80,681	80,486	79,575	78,907	78,881	78,660	(221)	(247)	
7. 2009	XXX	XXX	XXX	XXX	XXX	81,982	81,169	79,125	79,821	79,680	(141)	555	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	84,882	82,803	81,695	81,755	60	(1,048)	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,836	86,253	85,758	(494)	(2,078)	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,404	73,331	(1,073)	XXX	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,218	XXX	XXX	
											12. Totals	(1,324)	
												(2,406)	

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	000	13,960	24,437	29,459	32,384	34,041	35,719	37,117	38,175	39,073	XXX	XXX
2. 2004	35,622	49,540	55,302	58,704	60,882	62,233	62,801	63,068	63,135	63,257	XXX	XXX
3. 2005	XXX	33,145	45,785	50,707	54,830	57,558	59,159	60,138	60,731	60,878	XXX	XXX
4. 2006	XXX	XXX	37,181	49,733	55,064	59,111	61,596	62,391	62,802	63,260	XXX	XXX
5. 2007	XXX	XXX	XXX	39,539	52,428	58,911	62,984	65,678	67,310	67,891	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	44,419	59,977	67,281	72,025	74,995	76,431	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	46,414	60,491	66,358	72,685	75,746	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	45,914	61,521	68,120	73,281	73,281	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,944	68,594	74,518	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,527	56,056	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,679	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	22,786	15,171	12,660	10,486	9,521	8,374	8,020	7,305	7,107	6,362		
2. 2004	15,913	9,644	5,881	3,191	1,860	1,234	718	735	589	342		
3. 2005	XXX	18,196	9,890	5,175	2,863	1,859	1,088	967	737	612		
4. 2006	XXX	XXX	16,653	9,507	5,229	2,980	1,669	1,056	810	543		
5. 2007	XXX	XXX	XXX	18,293	10,479	5,682	3,188	1,722	1,133	709		
6. 2008	XXX	XXX	XXX	XXX	18,418	11,127	5,763	3,317	1,908	1,098		
7. 2009	XXX	XXX	XXX	XXX	XXX	19,019	11,642	5,969	3,634	1,738		
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	20,775	11,340	5,967	3,413		
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,443	9,516	5,102		
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,336	8,828		
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,543		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N			19,555	(49,625)	558,656		
2. Alaska	AK	L	645	782	12,659	433,642	1,294,350		
3. Arizona	AZ	L	7,140	7,150	2,097,785	445,489	2,646,601		
4. Arkansas	AR	N							
5. California	CA	L	13,577	15,056	7,020,951	(689,758)	7,110,861		
6. Colorado	CO	L	7,361	7,620	295,338	160,759	1,587,878		
7. Connecticut	CT	L			840,684	(189,105)	2,479,677		
8. Delaware	DE	L	138	136	6,566	1,239,284	1,451,659		
9. District of Columbia	DC	L							
10. Florida	FL	N			13,894	43,279	168,386		
11. Georgia	GA	L			30,720	(5,922)	144,469		
12. Hawaii	HI	N							
13. Idaho	ID	L	315	315	10,243	(6,985)	73,625		
14. Illinois	IL	L	3,377,122	3,117,615	110,615	2,374,622	8,036,874	953	
15. Indiana	IN	L	940,386	857,113	8,343	192,768	102,924	522,155	155
16. Iowa	IA	L	3,664,192	3,536,796		1,742,831	2,290,450	2,625,560	1,326
17. Kansas	KS	L	1,845	1,726			(140)	255	
18. Kentucky	KY	L	2,065,572	2,008,821		2,373,820	2,684,785	2,241,786	1,295
19. Louisiana	LA	L	413	318		14,716	(6,173,884)	911,054	
20. Maine	ME	L	669,190	489,058		102,756	142,255	560,261	45
21. Maryland	MD	L	6,811	6,798		25,630	425,332	582,527	
22. Massachusetts	MA	L	3,499,776	3,345,100		1,139,267	1,219,921	2,660,291	2,304
23. Michigan	MI	L	3,125,573	3,350,608	30,057	1,152,019	1,923,821	2,804,401	1,563
24. Minnesota	MN	L	1,743,219	1,740,791	22,224	1,253,171	3,654,067	5,610,846	1,298
25. Mississippi	MS	N		214			(364)	228	
26. Missouri	MO	L	13,031	13,929		1,400	14,449	30,856	
27. Montana	MT	N				264,791	4,495	121,825	
28. Nebraska	NE	L	879,464	789,884		400,830	412,728	234,018	
29. Nevada	NV	L	100	100		296,004	(29,395)	753,632	
30. New Hampshire	NH	L	2,084,828	1,742,193	28,439	546,641	539,393	1,318,489	1,910
31. New Jersey	NJ	L	(40)	86		982,420	738,633	3,395,211	
32. New Mexico	NM	L					35,613	43,281	
33. New York	NY	L	25,360	39,252		1,589,410	858,809	4,366,922	135
34. North Carolina	NC	L	13,207	12,098		12,873	11,622	3,867	
35. North Dakota	ND	L	1,778	1,778		2,122	(1,426)	1,285	
36. Ohio	OH	L	3,208,236	3,273,118		1,080,582	1,071,902	2,182,372	1,964
37. Oklahoma	OK	L	3,087	3,087			509	608	
38. Oregon	OR	L	200	200		376,985	(467,660)	3,212,042	
39. Pennsylvania	PA	L	2,056,155	2,000,556	3,568	1,166,416	1,489,176	2,350,181	772
40. Rhode Island	RI	L	376,373	338,929		86,904	153,430	236,002	680
41. South Carolina	SC	L	181,618	86,373		1,890	29,520	30,651	85
42. South Dakota	SD	L	43,868	37,200		33,712	(66,425)	203,502	
43. Tennessee	TN	L	17,678	24,890		(456)	(175,890)	7,176	
44. Texas	TX	L	954,762	954,762		243,350	4,495,099	6,266,186	
45. Utah	UT	L		28		147,770	12,288	10,122	
46. Vermont	VT	L	644,728	.550,027		105,880	157,286	201,980	90
47. Virginia	VA	L	3,480	1,535		51,579	360,330	613,462	45
48. Washington	WA	L	1,234	1,443		201,590	114,759	618,011	
49. West Virginia	WV	L	284,626	205,906		18,782	72,955	95,465	10
50. Wisconsin	WI	L	3,447,444	3,564,715		2,156,829	1,592,260	3,097,775	963
51. Wyoming	WY	L					(139)	29	
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	(a)	45	33,364,492	32,128,104	203,939	29,493,269	21,449,167	73,467,350	15,593
DETAILS OF WRITE-INS									
58001.		XXX							
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX							

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

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

Premiums are assigned to state based on the following methods:

1) the location of the risk for lines 1, 2, 4, 5, 9, 12, 16, 26, and 27

2) the billing address for line 15

3) the location of the insured's operation for lines 17 and 18

4) the principal garaging location for lines 19 and 21

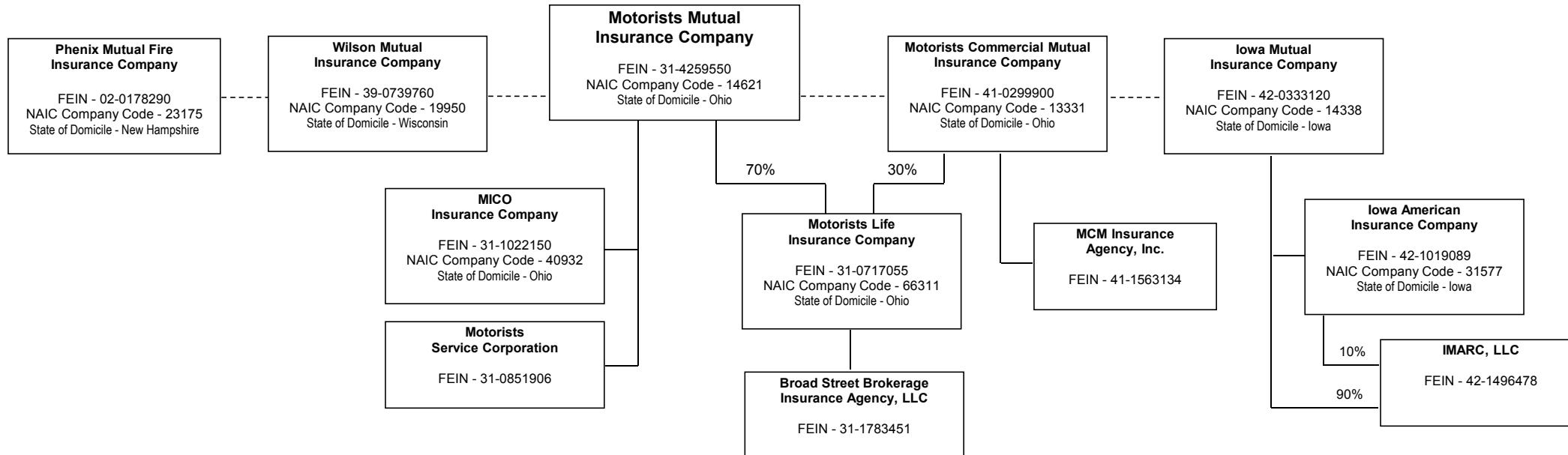
5) the location of the employer for line 23

6) the location of the obligee for line 24

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Prepaid expenses	99,926	.99,926		
2505. Automobiles	56,717	56,717		
2506. Assessments paid in advance	9,566	9,566		
2507. Employee advances	1,187	1,187		
2597. Summary of remaining write-ins for Line 25 from overflow page	167,395	167,395		

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Low income housing obligations	59,861	59,861
2505. Escheatable funds	50,127	43,955
2506. Miscellaneous guarantees	32,955	33,750
2507. State surcharges payable	20,734	19,229
2508. Premium deficiency reserve	167	518
2509. Policy Refunds		1,003
2510. Miscellaneous liabilities		10
2597. Summary of remaining write-ins for Line 25 from overflow page	163,843	158,326

Additional Write-ins for Statement of Income Line 37

	1 Current Year	2 Prior Year
3704. Change in surplus from SSAP No. 101 (carryover from 10R)		(1,269,082)
3797. Summary of remaining write-ins for Line 37 from overflow page		(1,269,082)

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Donations and contributions	94,958	104,155		199,113
2405. Reinsurance assumed overhead		152,893		152,893
2406. Temporary labor	37,575	36,041		73,616
2407. Policy administration / servicing fees		2,406		2,406
2497. Summary of remaining write-ins for Line 24 from overflow page	132,532	295,495		428,027

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Assessments paid in advance	9,566	9,566	
2505. Employee advances	1,187	5,351	4,164
2597. Summary of remaining write-ins for Line 25 from overflow page	10,752	14,916	4,164

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