

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)	50,252,995		50,252,995	57,205,922
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
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 (\$ 711,391 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$ 8,270,513 , Schedule DA)	8,981,904		8,981,904	10,490,794
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	59,234,899		59,234,899	67,696,716
12. Subtotals, cash and invested assets (Lines 1 to 11)				
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	230,484		230,484	416,012
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,458,612	3,496,090	1,962,522	2,262,282
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	39,787,126		39,787,126	50,656,850
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	18,023,580		18,023,580	16,784,618
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	2,753,548	1,659,301	1,094,246	1,769,095
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	449,855		449,855	
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	34,873		34,873	258,795
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	125,972,977	5,155,391	120,817,586	139,844,368
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	125,972,977	5,155,391	120,817,586	139,844,368
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. Other	34,873		34,873	258,795
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	34,873		34,873	258,795

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	3,262,402	2,597,393
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	103,814	198,952
4. Commissions payable, contingent commissions and other similar charges	2,357,526	3,352,481
5. Other expenses (excluding taxes, licenses and fees)	218,709	103,255
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	332,092	1,637,137
7.1 Current federal and foreign income taxes (including \$ 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 \$ 51,792,552 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)		
10. Advance premium	450,502	518,780
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	66,217,407	84,224,288
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	2,421,346	516,407
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,837,538	1,728,878
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	77,201,336	94,877,571
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	77,201,336	94,877,571
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	18,000,000	18,000,000
35. Unassigned funds (surplus)	22,616,250	23,966,797
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)	43,616,250	44,966,797
38. TOTALS (Page 2, Line 28, Col. 3)	120,817,586	139,844,368
DETAILS OF WRITE-INS		
2501. Checks pending escheatment	1,837,538	1,728,878
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,837,538	1,728,878
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 Bristol West Insurance Company
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....		
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,201,122	1,143,994
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	351,517	522,332
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	(1,232)	1,632
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	2,551,407	1,667,958
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(2,551,407)	(1,667,958)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	1,528,890	2,130,779
10. Net realized capital gains or (losses) less capital gains tax of \$ 1,426 (Exhibit of Capital Gains (Losses)).....	(251,689)	(1,148,612)
11. Net investment gain (loss) (Lines 9 + 10).....	1,277,201	982,167
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$).....		
13. Finance and service charges not included in premiums.....		
14. Aggregate write-ins for miscellaneous income.....	6,642	(218,113)
15. Total other income (Lines 12 through 14).....	6,642	(218,113)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(1,267,564)	(903,904)
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(1,267,564)	(903,904)
19. Federal and foreign income taxes incurred.....	(754,638)	4,845
20. Net income (Line 18 minus Line 19)(to Line 22).....	(512,926)	(908,749)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	44,966,797	45,156,742
22. Net income (from Line 20).....	(512,926)	(908,749)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 17,142.....	31,835	389,754
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(115,758)	460,682
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(753,697)	(131,632)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
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.....		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(1,350,546)	(189,945)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	43,616,250	44,966,797
DETAILS OF WRITE-INS		
0501.....		
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).....		
1401. Other.....	6,642	(218,113)
1402.....		
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	6,642	(218,113)
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....		

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

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	(7,117,424)	(3,706,483)
2. Net investment income	1,791,655	2,604,318
3. Miscellaneous income	6,642	(218,113)
4. Total (Lines 1 through 3)	(5,319,127)	(1,320,278)
5. Benefit and loss related payments	2,775,075	(1,346,277)
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	2,629,969	379,565
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(753,212)	5,000
10. Total (Lines 5 through 9)	4,651,832	(961,712)
11. Net cash from operations (Line 4 minus Line 10)	(9,970,959)	(358,566)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	15,632,760	18,270,168
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	15,632,760	18,270,168
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,958,355	10,438,970
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	8,958,355	10,438,970
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)	6,674,405	7,831,198
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)	1,787,664	(3,354,426)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,787,664	(3,354,426)
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)	(1,508,890)	4,118,206
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	10,490,794	6,372,588
19.2 End of period (Line 18 plus Line 19.1)	8,981,904	10,490,794

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

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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				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS				
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 Bristol West Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					
2. Allied lines					
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5. Commercial multiple peril					
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine					
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake					
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence					
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability					
19.3, 19.4 Commercial auto liability					
21. Auto physical damage					
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS					
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					
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 pro-rata basis.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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						
2. Allied lines						
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5. Commercial multiple peril						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence						
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	140,613,846			140,215,026	398,820	
19.3, 19.4 Commercial auto liability						
21. Auto physical damage	59,705,979			59,705,979		
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	200,319,825			199,921,005	398,820	
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 Bristol West 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								
2. Allied lines								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence								
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence								
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	119,152,745		.117,672,067	1,480,678	3,274,224	2,629,103	2,125,799	
19.3, 19.4 Commercial auto liability								
21. Auto physical damage	40,766,424		40,710,989	55,435	(11,821)	(31,710)	.75,324	
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	159,919,169		158,383,055	1,536,113	3,262,402	2,597,393	2,201,122	
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 Bristol West 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										
2. Allied lines										
3. Farmowners multiple peril										
4. Homeowners multiple peril										
5. Commercial multiple peril										
6. Mortgage guaranty										
8. Ocean marine										
9. Inland marine										
10. Financial guaranty										
11.1 Medical professional liability - occurrence										
11.2 Medical professional liability - claims-made										
12. Earthquake										
13. Group accident and health								(a)		
14. Credit accident and health (group and individual)								(a)		
15. Other accident and health										
16. Workers' compensation										
17.1 Other liability - occurrence										
17.2 Other liability - claims-made										
17.3 Excess workers' compensation										
18.1 Products liability - occurrence										
18.2 Products liability - claims-made										
19.1, 19.2 Private passenger auto liability	52,333,431			49,666,961	2,666,471	38,682,398		38,074,645	3,274,224	102,965
19.3, 19.4 Commercial auto liability										
21. Auto physical damage	3,146,649			3,146,047	603	(1,152,192)		(1,139,768)	(11,821)	848
22. Aircraft (all perils)										
23. Fidelity										
24. Surety										
26. Burglary and theft										
27. Boiler and machinery										
28. Credit										
29. International										
30. Warranty										
31. Reinsurance - nonproportional assumed property	XXX					XXX				
32. Reinsurance - nonproportional assumed liability	XXX					XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX					XXX				
34. Aggregate write-ins for other lines of business										
35. TOTALS	55,480,081			52,813,007	2,667,073	37,530,206		36,934,877	3,262,402	103,814
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 \$ for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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	5,138,260			5,138,260
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	25,072,017			25,072,017
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(19,933,757)			(19,933,757)
2. Commission and brokerage:				
2.1 Direct excluding contingent		20,169,922		20,169,922
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent		62,026,224		62,026,224
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
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)		(41,856,302)		(41,856,302)
3. Allowances to managers and agents		27,658		27,658
4. Advertising		2,276,466		2,276,466
5. Boards, bureaus and associations		125,423		125,423
6. Surveys and underwriting reports		1,454,854		1,454,854
7. Audit of assureds' records		130,398		130,398
8. Salary and related items:				
8.1 Salaries	9,398,057	17,008,466	34,702	26,441,226
8.2 Payroll taxes	1,002,958	1,173,331	2,583	2,178,872
9. Employee relations and welfare	4,072,943	6,238,290	113	10,311,345
10. Insurance	157,408	145,504		302,912
11. Directors' fees				
12. Travel and travel items	521,595	752,779	1,323	1,275,698
13. Rent and rent items	828,468	1,862,605	12	2,691,085
14. Equipment	292,904	350,620	109	643,633
15. Cost or depreciation of EDP equipment and software	322,225	3,005,845		3,328,069
16. Printing and stationery	63,147	201,916	94	265,157
17. Postage, telephone and telegraph, exchange and express	337,788	1,708,047	20	2,045,856
18. Legal and auditing	550,712	443,933	59	994,705
19. Totals (Lines 3 to 18)	17,548,206	36,906,134	39,015	54,493,355
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		4,005,840		4,005,840
20.2 Insurance department licenses and fees		888,083		888,083
20.3 Gross guaranty association assessments		59,557		59,557
20.4 All other (excluding federal and foreign income and real estate)	15,464	(4,545)		10,919
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	15,464	4,948,935		4,964,399
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	2,721,604		10,184	2,731,789
25. Total expenses incurred	351,517	(1,232)	49,199	(a) 399,484
26. Less unpaid expenses - current year	103,814	2,908,327		3,012,141
27. Add unpaid expenses - prior year	198,952	5,092,873		5,291,825
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)	446,655	2,183,313	49,199	2,679,168
DETAILS OF WRITE-INS				
2401. Miscellaneous IT-related ULAЕ expenses	2,721,941			2,721,941
2402. Miscellaneous (income) expense	(337)		10,184	9,848
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	2,721,604		10,184	2,731,789

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds			
1.1 Bonds exempt from U.S. tax		(a) 147,190	162,850
1.2 Other bonds (unaffiliated)		(a) 602,222	433,597
1.3 Bonds of affiliates		(a) 1,012,587	980,018
2.1 Preferred stocks (unaffiliated)		(b)	
2.11 Preferred stocks of affiliates		(b)	
2.2 Common stocks (unaffiliated)			
2.21 Common stocks of affiliates			
3. Mortgage loans		(c)	
4. Real estate		(d)	
5. Contract loans			
6. Cash, cash equivalents and short-term investments		(e) 1,646	1,641
7. Derivative instruments		(f)	
8. Other invested assets			
9. Aggregate write-ins for investment income			
10. Total gross investment income		1,763,645	1,578,106
11. Investment expenses			(g) 49,199
12. Investment taxes, licenses and fees, excluding federal income taxes			(g)
13. Interest expense			(h) 17
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)			49,216
17. Net investment income (Line 10 minus Line 16)			1,528,890
DETAILS OF WRITE-INS			
0901.			
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)			
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 \$ 36,320 accrual of discount less \$ 113,557 amortization of premium and less \$ 4,261 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 \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ 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					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	207,125	(457,389)	(250,264)	48,977	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	207,125	(457,389)	(250,264)	48,977	
DETAILS OF WRITE-INS					
0901.					
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)					

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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			
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)			
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	3,496,090	3,284,341	(211,749)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
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	1,659,301	1,117,353	(541,948)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,155,391	4,401,694	(753,697)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	5,155,391	4,401,694	(753,697)
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.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The financial statements of Bristol West Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Insurance Department of the state of Ohio ("DOI").

The Company recognizes only statutory accounting practices prescribed or permitted by the state of Ohio (the "State") for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners ("NAIC") Accounting Practices and Procedures Manual (the "Codification"), version effective January 1, 2001 and subsequently amended ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company did not utilize any permitted practices during the years presented.

A reconciliation of the Company's net income and surplus between NAIC SAP and practices prescribed by the State of Ohio for year ended December 31, 2013 and the year ended December 31, 2012 is shown below:

	State of Domicile	2013	2012
<u>NET INCOME</u>			
(1) Ohio basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ (512,926)	\$ (908,749)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:	Ohio		
(3) State Permitted Practices that increase/(decrease) NAIC SAP:	Ohio		
(4) NAIC SAP (1-2-3=4)	Ohio	\$ (512,926)	\$ (908,749)
<u>SURPLUS</u>			
(5) Ohio basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 43,616,250	\$ 44,966,797
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:	Ohio		
(7) State Permitted Practices that increase/(decrease) NAIC SAP:	Ohio		
(8) NAIC SAP (5-6-7=8)	Ohio	\$ 43,616,250	\$ 44,966,797

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

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

C. Accounting Policy

Direct, assumed and ceded premiums are earned ratably over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed using pro-rata methods for direct and ceded business and are based on reports received from ceding companies for reinsurance assumed.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Net investment income consists of interest earned less investment related expenses. Interest is recognized on an accrual basis. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed. Realized capital losses include write-downs for impairments considered to be other than temporary.

In addition, the Company uses the following accounting policies:

1. Short-term investments include all investments whose maturities, at the time of acquisition, are greater than three months and less than one year and are stated at amortized cost, which approximates fair value.
- 2-4. Bonds not backed by other loans are generally carried at amortized cost or the lower of amortized cost or fair value depending on their NAIC designation. Bond premium or discount is amortized using the interest method.

The Company does not hold any common stocks in its portfolio.

NOTES TO FINANCIAL STATEMENTS

The Company does not hold any preferred stocks in its portfolio.

The Company recognizes other-than-temporary impairment losses on investments when the decline in fair value specific to an issuer's fundamental credit difficulties, or a non-interest related decline, is deemed to be other than temporary. There are a number of assumptions and estimates inherent in evaluating impairments specific to an issuer's fundamental credit difficulties, or non-interest related decline, and determining if they are other than temporary, including: 1) the Company's ability and intent to retain the investment for a period of time sufficient to allow for an anticipated recovery in value; 2) the recoverability of principal and interest; 3) the length of time and extent to which the fair value has been less than amortized cost for bonds or cost for unaffiliated common and preferred stocks; 4) the financial condition, near-term and long-term prospects of the issue or issuer, including relevant industry conditions and trends, and implications of rating agency actions and offering prices; and 5) the specific reasons that a security is in a significant unrealized loss position, including market conditions which could affect access to liquidity. Interest rate related impairments are deemed other than temporary when the Company has the intent to sell an investment, at the reporting date, before recovery of the cost of the investment.

5. The Company does not own any mortgage loans.
6. Mortgage-backed bonds and structured securities are stated at either amortized cost or the lower of amortized cost or market value. Premiums and discounts on mortgage-backed securities and structured securities are amortized using the retrospective method, except for interest-only mortgage-backed securities, which are amortized using the prospective method.

Loan-backed securities with evidence of deterioration of credit quality for which it is probable that the company will be unable to collect all contractually required payments receivable, are written down to the present value of expected cash flows to be received.

7. The Company has no investments in subsidiaries or controlled companies.
8. The Company has no investments in joint ventures, partnerships, or limited liability companies.
9. The Company has no derivatives.
10. The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums.
11. Reserves for 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 and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting reserves 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 has no pharmaceutical rebate receivables.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

On March 3, 2012, the NAIC finalized SSAP No. 92, “Accounting for Post-Retirement Benefits Other than Pensions (“SSAP No. 92”), which became effective January 1, 2013. This statement applies to all postretirement benefits expected to be provided by an employer to current and former employees. This statement supersedes the guidance in SSAP No. 14, “Postretirement Plans Other than Pensions” and incorporates the guidance in Interpretation 99-26, “Offsetting Pension Assets and Liabilities” (“INT 99-26”) and Interpretation 01-16, “Measurement Date for SSAP No. 8 Actuarial Valuations” (“INT 01-16”). The guidance in SSAP No. 92 now requires the Accumulated Post-Retirement Benefit Obligation (“APBO”) for non-vested employees and for the funded status of the plan to be recognized in the employer’s statement of financial position at December 31, 2012 in accordance with the transition provisions. Previously, non-vested employees were excluded from statutory accounting. It required that any underfunded benefit obligation be recognized as a liability under SSAP No. 5R, “Liabilities, Contingencies, and Impairments of Assets”. This liability is to be reported in the first statutory financial statement after the transition date with a corresponding entry to unassigned funds. For all plans for which the APBO exceeds the fair value of assets, the employer is to recognize a liability equal to the unfunded APBO. SSAP No. 92 no longer distinguishes between the source of gains and losses. Gains and losses from experience and changes in assumptions are combined. The net gain or loss in excess of 10% of the APBO is subject to amortization. The amortization period is based on the average remaining service period of active plan participants. Adoption of this pronouncement on January 1, 2013 had no material impact on the Company’s statutory financial statements.

NOTES TO FINANCIAL STATEMENTS

On March 3, 2012, the NAIC also finalized SSAP No. 102, "Accounting for Pensions". This statement establishes financial accounting and reporting standards for an insurer that offers pension benefits to its employees. Ordinarily, such benefits are periodic pension payments to retired employees or their survivors, but they may also include benefits payable as a single lump sum and other types of benefits, such as death benefits provided through a pension plan. This statement applies to any arrangement that is similar in substance to a pension plan regardless of form or financing and plans whose existence may be implied from a well-defined, although perhaps unwritten, practice of paying post-retirement benefits. This statement supersedes the guidance in SSAP No. 89, "Accounting for Pensions, A Replacement of SSAP No. 8" and incorporates the guidance in INT 99-26, INT 01-16, Interpretation 04-03, "Clarification for Calculating the Additional Minimum Pension Liability under SSAP No. 89" and Interpretation 04-12, "Determining the Classification and Benefit Attribution Method for a Cash Balance Pension Plan". The statement became effective on January 1, 2013 and its adoption had no material impact on the Company's statutory financial statements.

On March 3, 2012, SSAP No. 103, "Accounting for Transfers and Servicing of Financial Assets and Extinguishment of Liabilities", was adopted by the NAIC. This statement establishes statutory accounting principles for transfers and servicing of financial assets, including asset securitizations and securitizations of policy acquisition costs, extinguishments of liabilities, repurchase agreements, repurchase financing and reverse repurchase agreements, including dollar repurchase and dollar reverse repurchase agreements that are consistent with the Statutory Accounting Principles Statement of Concepts and Statutory Hierarchy. The statement became effective on January 1, 2013 and its adoption had no material impact on the Company's statutory financial statements.

On November 6, 2011, SSAP No. 101, Income Taxes, a replacement of SSAP No. 10R and SSAP No. 10, was adopted by the NAIC. SSAP No. 101 contains changes to accounting for current and deferred federal and foreign income taxes, which became effective on January 1, 2012. This guidance provides that the deferred tax asset admissibility would no longer be elective, and the reversal and surplus limitation parameters in the admissibility tests are determined based on risk-based capital levels. It also requires gross deferred tax assets to be reduced by a statutory valuation allowance if it is more likely than not that some portion or all of the gross deferred tax assets will not be realized. The cumulative effect of adopting this pronouncement was not material to the Company's financial statements at January 1, 2012. The cumulative effect of adopting SSAP No. 101, if any, is reported as a cumulative effect of changes in accounting principles on Page 4, Line 31.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method

Not applicable.

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions were obtained from an external securities information service and are consistent with the current interest rate and economic environment.
- (2) Not applicable.

NOTES TO FINANCIAL STATEMENTS

(3) All loan backed other-than-temporary impairment securities were classified as such based on the fact that the present value of cash flows expected to be collected is less than the amortized cost basis of the security. See the current reporting period table below.

CUSIP	Book/Adj Carry Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than- Temporary Impairment	Amortized cost After Other-Than- Temporary Impairment	Fair Value
74957VAQ2	\$ 1,640,481	\$ 1,497,704	\$ (142,777)	\$ 1,497,704	\$ 1,541,430
12669GW56	2,516,380	2,201,768	(314,612)	2,201,768	2,486,838
Total Impaired in Quarter 4 2013	\$ 4,156,860	\$ 3,699,472	\$ (457,388)	\$ 3,699,472	\$ 4,028,268

(4) None.

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

E. Repurchase Agreements

Not Applicable.

F. Real Estate

(1) Not applicable.

(2) Not applicable.

G. Low-Income Housing Tax Credits

None.

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							Total Current Year Admitted Restricted	Percentage		
	Current Year					Total From Prior Year	Increase/Decrease		Gross Restricted to Total Asset	Admitted Restricted to Total Admitted Assets	
	1	2	3	4	5						
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity	Total Protected Cell Account Assets	Protected Cell Account Assets Supporting G/A Activity	Total	Total From Prior Year	Increase/Decrease	Total Current Year Admitted Restricted	Gross Restricted to Total Asset	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	8,821,819	-	-	-	8,821,819	8,820,665	1,154	8,821,819	7.00%	7.30%	
j. On deposit with other regulatory bodies											
k. Pledged as collateral not captured in other categories											
l. Other restricted assets											
m. Total Restricted Assets	8,821,819	-	-	-	8,821,819	8,820,665	1,154	8,821,819	7.00%	7.30%	

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (reported on line k above)

None.

(3) Detail of Other Restricted Assets (reported on line k above)

None.

NOTES TO FINANCIAL STATEMENTS

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

- A. The Company had no investments in joint ventures, partnerships or limited liability companies that exceeded 10% of its admitted assets at December 31, 2013 and 2012.
- B. The Company did not recognize any impairment write down for its investments in joint ventures, partnerships, and limited liability companies during the years ended December 31, 2013 and 2012.

7. INVESTMENT INCOME

- A. Investment income due and accrued with amounts over 90 days past due are non-admitted.
- B. There was no investment income due and accrued excluded from surplus as of December 31, 2013 and 2012.

8. DERIVATIVE INSTRUMENTS

Not applicable.

9. INCOME TAXES

- A. The components of the net deferred tax assets (“DTA”) and deferred tax liabilities (“DTL”) at December 31 are as follows.

1.

12/31/2013			12/31/2012		
(1)	(2)	(3) (Col 1+2)	(4)	(5)	(6) (Col 4+5)
Ordinary	Capital	Total	Ordinary	Capital	Total

(a) Gross Deferred Tax Assets	\$ 2,261,716	\$ 541,834	\$ 2,803,550	\$ 2,828,657	\$ 57,791	\$ 2,886,448
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	2,261,716	541,834	2,803,550	2,828,657	57,791	2,886,448
(d) Deferred Tax Assets Nonadmitted	<u>\$ 1,659,301</u>	<u>\$ -</u>	<u>\$ 1,659,301</u>	<u>\$ 1,117,353</u>	<u>\$ 0</u>	<u>\$ 1,117,353</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	602,415	541,834	1,144,249	1,711,304	57,791	1,769,095
(f) Deferred Tax Liabilities	<u>\$ 50,002</u>	<u>\$ -</u>	<u>\$ 50,002</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 552,413</u>	<u>\$ 541,834</u>	<u>\$ 1,094,247</u>	<u>\$ 1,711,304</u>	<u>\$ 57,791</u>	<u>\$ 1,769,095</u>

Change		
(7) (Col 1-4)	(8) (Col 2-5)	(9) (Col 7+8)
Ordinary	Capital	Total

(a) Gross Deferred Tax Assets	\$ (566,941)	\$ 484,043	\$ (82,898)
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	(566,941)	484,043	(82,898)
(d) Deferred Tax Assets Nonadmitted	<u>\$ 541,948</u>	<u>\$ -</u>	<u>\$ 541,948</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>\$ (1,108,889)</u>	<u>\$ 484,043</u>	<u>\$ (624,846)</u>
(f) Deferred Tax Liabilities	<u>\$ 50,002</u>	<u>\$ -</u>	<u>\$ 50,002</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ (1,158,891)</u>	<u>\$ 484,043</u>	<u>\$ (674,848)</u>

NOTES TO FINANCIAL STATEMENTS

2.

12/31/2013			12/31/2012		
(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 111,673	\$ 1,426	\$ 113,099	\$ 96,022	\$ 3,566	\$ 99,588
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	430,183	550,965	981,148	1,615,281	54,226	1,669,507
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	430,183	550,965	981,148	1,615,281	54,226	1,669,507
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	xx,xxx	xx,xxx	6,528,978	xx,xxx	xx,xxx	6,488,521
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	<u>\$ 60,559</u>	<u>\$ (10,557)</u>	<u>\$ 50,002</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 602,415</u>	<u>\$ 541,834</u>	<u>\$ 1,144,249</u>	<u>\$ 1,711,304</u>	<u>\$ 57,791</u>	<u>\$ 1,769,095</u>

Change		
(7) (Col 1-4)	(8) (Col 2-5)	(9) (Col 7+8)
Ordinary	Capital	Total

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 15,651	\$ (2,140)	\$ 13,511
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	(1,185,098)	496,739	(688,359)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	(1,185,098)	496,739	(688,359)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	xx,xxx	xx,xxx	\$ -
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	<u>\$ 60,559</u>	<u>\$ (10,557)</u>	<u>\$ 50,002</u>
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ (1,108,889)</u>	<u>\$ 484,043</u>	<u>\$ (624,846)</u>

NOTES TO FINANCIAL STATEMENTS

3.

	2013	2012
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(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	12326%	13078%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 43,526,520	\$ 44,695,326

4.

	12/31/2013		12/31/2012		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital

Impact of Tax-Planning Strategies

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage	
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 2,261,716
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 602,415
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0%

(b) Does the company's tax-planning strategies include the use of reinsurance? Yes No **B.** The Company is currently recognizing all deferred tax liabilities.**C.** Current income taxes incurred consist of the following major components:

	(1) 12/31/2013	(2) 12/31/2012	(3) (Col 1-2) Change
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1. Current income tax			
(a) Federal	\$ (754,638)	\$ 4,467	\$ (759,105)
(b) Foreign	-	-	-
(c) Subtotal	<u>\$ (754,638)</u>	<u>\$ 4,467</u>	<u>\$ (759,105)</u>
(d) Federal income tax on net capital gains	1,426	155	1,271
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other - Attorney-in-fact credit	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ (753,212)</u>	<u>\$ 4,623</u>	<u>\$ (757,835)</u>

NOTES TO FINANCIAL STATEMENTS

(1) 12/31/2013	(2) 12/31/2012	(3) (Col 1-2) Change
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2. Deferred Tax Assets:

(a) Ordinary

(1) Discounting of unpaid losses	\$ 72,641	\$ 76,546	\$ (3,905)
(2) Unearned premium reserve	20,034	36,315	(16,281)
(3) Policyholder reserves	-	-	-
(4) Investments	-	358,790	(358,790)
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	270,930	183,925	87,005
(8) Compensation and benefit accrual	35,155	261,563	(226,408)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	1,223,632	1,149,519	74,113
(11) Net Operating Loss Carryover	604,914	670,334	(65,420)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	26,244	91,664	(65,420)
(14) Other assets - non admitted	-	-	-
(15) Intangible Assets	-	-	-
(16) Accrued expenses	8,167	(1)	8,168
(17) Post retirement accrual	-	-	-
(18) Guarantee Fund Asset (Receivable)	-	-	-
(19) Guarantee Fund Assessment	-	-	-
 Subtotal	 \$ 2,261,717	 \$ 2,828,656	 \$ (566,939)

(b) Statutory valuation allowance adjustment

(c) Nonadmitted	\$ 1,659,301	\$ 1,117,353	\$ 541,948
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(d) Admitted ordinary deferred tax assets (2a99-2b-2c)

<u>602,416</u>	<u>1,711,302</u>	<u>\$ (1,108,886)</u>
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(e) Capital:

(1) Investments	\$ 97,984	\$ 17,142	\$ 80,842
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(5) Investment write downs	443,850	40,649	403,201
 Subtotal	 \$ 541,834	 \$ 57,791	 \$ 484,043

(f) Statutory valuation allowance adjustment

(g) Nonadmitted	-	0	(0)
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(h) Admitted capital deferred tax assets (2e99-2f-2g)

<u>541,834</u>	<u>57,791</u>	<u>\$ 484,043</u>
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(i) Admitted deferred tax assets (2d+2h)

<u>1,144,250</u>	<u>1,769,094</u>	<u>\$ (624,844)</u>
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NOTES TO FINANCIAL STATEMENTS

(1) 12/31/2013	(2) 12/31/2012	(3) (Col 1-2) Change
-------------------	-------------------	----------------------------

3. Deferred tax liabilities:

(a) Ordinary

(1) Investments	\$ 50,002	\$ -	\$ 50,002
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(6) Pension liabilities	-	-	-
(7) BOLI	-	-	-
(8) Guaranty Funds Receivable	-	-	-
Subtotal	<u>\$ 50,002</u>	<u>\$ -</u>	<u>\$ 50,002</u>

(b) Capital:

(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
Subtotal	<u>-</u>	<u>-</u>	<u>-</u>

(c) Deferred tax liabilities (3a99 + 3b99) \$ 50,002 \$ - \$ 50,002

4. Net deferred tax assets/liabilities (2i - 3c) \$ 1,094,248 \$ 1,769,094 \$ (674,846)

5. The change in net deferred income taxes is composed of the following at December 31, 2013 and December 31, 2012 are as follows:

(1) 12/31/2013	(2) 12/31/2012	(3) (Col 1-2) Change
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Adjusted gross deferred tax assets	\$ 2,803,550	\$ 2,886,448	\$ (82,898)
Total deferred tax liabilities	<u>50,002</u>	<u>-</u>	<u>50,002</u>
Net deferred tax asset	\$ 2,753,548	\$ 2,886,448	\$ (132,900)
Tax effect of unrealized (gains) losses			(17,142)
Change in net deferred income tax (charge)/benefit			<u>\$ (115,758)</u>

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate at 35.0% to income before income taxes. The significant items causing this difference are as follows:

	(1)	Effective Tax Rate
	12/31/2013	
Provision computed at statutory rate	\$ (443,151)	35.00%
Tax-exempt interest	(151,544)	11.97%
Dividend received deduction	-	0.00%
15% exemption adjustment	22,732	(1.80%)
Unallowable deductions	8,876	(0.70%)
LLC Income	-	0.00%
LLC change in deferred taxes	-	0.00%
Prior year under/(over) accrual of income taxes	(250)	0.02%
Change in nonadmitted assets	(74,112)	5.85%
Other	<u>(3)</u>	0.00%
Total	<u>\$ (637,454)</u>	<u>50.35%</u>
 Federal taxes incurred	 (754,638)	 59.60%
Tax on capital gains/(losses)	1,426	(0.11%)
Less: Change in net deferred income tax	<u>115,758</u>	<u>(9.14%)</u>
Total statutory income taxes	<u>\$ (637,454)</u>	<u>50.35%</u>

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

- (1) When available, the Company utilizes net operating loss carry forwards to offset taxable income under the terms of the tax sharing agreement. As of December 31, 2013, the Company did not have any operating loss carry forwards. Certain net operating loss carry forwards, as well as tax goodwill amortization, are subject to an annual limitation under Internal Revenue Code section 382.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses as of December 31, 2013 and December 31, 2012:

	Amount
Current year	\$ -
First preceding year	\$ 113,099

- (3) Deposits admitted under Internal Revenue Service Code Section 6603: None.

NOTES TO FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

(1) The Company's federal income tax return is consolidated with the following entities, with Farmers Insurance Exchange as the parent company:

Farmers Insurance Exchange	Hawaii Insurance Consultants Ltd.
American Pacific Insurance Company, Inc.	Illinois Farmers Insurance Company
Apex Adjustment Bureau, Inc.	Insurance Data Systems, G.P.
Bayview Adjustment Bureau, Inc.	Mid-Century Insurance Company
Bristol West Casualty Insurance Company	Mid-Century Insurance Company of Texas
Bristol West Holdings, Inc.	Security National Insurance Company
Bristol West Insurance Company	Texas Farmers Insurance Company
Bristol West Insurance Services of California, Inc.	Western Star Insurance Services, Inc.
Bristol West Insurance Services of Georgia, Inc.	21st Century Advantage Insurance Company
Bristol West Insurance Services of Pennsylvania, Inc.	21st Century Assurance Company
Bristol West Insurance Services of Texas, Inc.	21st Century Auto Insurance Company of New Jersey
Bristol West Insurance Services, Inc. of Florida	21st Century Casualty Company
Bristol West Preferred Insurance Company	21st Century Centennial Insurance Company
BWIS of Nevada, Inc.	21st Century Indemnity Insurance Company
Coast National General Agency, Inc.	21st Century Insurance & Financial Services
Coast National Holding Company	21st Century Insurance Company
Coast National Insurance Company	21st Century Insurance Company of the Southwest
Farmers Insurance Company of Idaho	21st Century Insurance Group
Farmers Insurance Company of Oregon	21st Century National Insurance Company
Farmers Insurance Company, Inc.	21st Century North America Insurance Company
Farmers Insurance Hawaii, Inc.	21st Century Pacific Insurance Company
Farmers Insurance of Columbus, Inc	21st Century Pinnacle Insurance Company
Farmers New Century Insurance Company	21st Century Preferred Insurance Company
Farmers Specialty Insurance Company	21st Century Premier Insurance Company
FCOA, LLC	21st Century Security Insurance Company
Kraft Lake Insurance Agency Inc.	21st Century Superior Insurance Company
Foremost Express Insurance Agency, Inc.	50th State Risk Management Services, Inc.
Foremost Financial Services Corporation	
Foremost Insurance Company Grand Rapids, Michigan	
Foremost Lloyds of Texas	
Foremost Property and Casualty Insurance Company	
Foremost Signature Insurance Company	
GP, LLC	

(2) Farmers Insurance Exchange ("FIE") and its eligible affiliates have executed a tax-sharing agreement whereby FIE receives from its affiliates the tax they would pay if they had filed separate returns and pays to the affiliates amounts for the tax benefits realized by the consolidated group through utilization of their net losses. Any expense or benefit so derived is recognized in the respective affiliate's current tax provision. Intercompany tax balances are settled monthly based on estimates with the final settlement made annually within 30 days after the return has been filed.

G. The Company does not have tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A.B.C. There were no transactions involving the Company's parent, subsidiaries, affiliates, and other related parties, other than reinsurance transactions, non-insurance transactions that were less than $\frac{1}{2}$ of 1 percent of the total admitted assets, and cost allocation transactions.

D. At December 31, 2013 and 2012, the Company reported \$449,855 and \$0 as amounts receivable from affiliates, and \$2,421,346 and \$516,407 as amounts payable to affiliates, respectively. The terms of settlement require that these amounts be settled within 45 days.

E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate.

F. On July 3, 2007, the Company entered into a quota share reinsurance agreement with FIE, effective January 1, 2007. Under this agreement, the Company agreed to cede 90% of its net business, as well as 90% of its net unearned premium reserves as of January 1, 2007.

Effective January 1, 2010, the Company entered into a Termination Addendum to its 90% quota share reinsurance agreement with FIE, whereby this agreement was terminated on a cut-off basis.

NOTES TO FINANCIAL STATEMENTS

Effective January 1, 2010, the Company entered into a quota share reinsurance agreement with FIE. Under this agreement, the Company agreed to cede 100% of its net business, as well as 100% of its net unearned premium reserves as of January 1, 2010.

Effective March 1, 2010, the Company entered into a service agreement with FIE, whereby FIE provides various services to the Company as necessary for the Company to discharge its obligations to its policyholders, shareholders, and regulators. This agreement broadly encompasses, claims adjustment services, investment management services, preparation of insurance policies, billing and collections, and other administrative services.

G. The Company's common stock is owned by Coast National Insurance Company ("CNIC"). CNIC is owned by Coast National Holding Company, which is 100% owned by Bristol West Holdings, Inc. ("BRW"). BRW is owned by FIE (42%), Fire Insurance Exchange (3.75%), Truck Insurance Exchange (6.75%), and Mid-Century Insurance Company (47.50%).

The Company is a member of the Farmers Property and Casualty Companies (the "Farmers P&C Companies"), which is comprised of Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Illinois Farmers Insurance Company, Farmers Insurance Company, Inc., Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company, Farmers Texas County Mutual Insurance Company, Farmers Reinsurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, American Federation Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, Foremost Lloyds of Texas, Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company. Others are: 21st Century North America Insurance Company, 21st Century Centennial Insurance Company, 21st Century Premier Insurance Company, 21st Century Security Insurance Company, Farmers Insurance Hawaii, Inc., 21st Century Superior Insurance Company, 21st Century Advantage Insurance Company, 21st Century Preferred Insurance Company, 21st Century Pinnacle Insurance Company, 21st Century Indemnity Insurance Company, 21st Century National Insurance Company, 21st Century Auto Insurance Company of New Jersey, American Pacific Insurance Company, 21st Century Pacific Insurance Company, 21st Century Assurance Company, 21st Century Insurance Company, 21st Century Casualty Company, and 21st Century Insurance Company of the Southwest. For more details on ownership, see Schedule Y.

H. The Company does not own shares of an upstream intermediate or ultimate parent, which are applicable under Section 4(B)(b)(x) of the NAIC Valuation of Securities manual.

I. The Company does not have investments in Subsidiary, Controlled or Affiliated companies ("SCA") that exceed 10% of its admitted assets as of December 31, 2013 and 2012.

J. The Company did not recognize any impairment write down for investments in SCAs during the years ended December 31, 2013 and 2012.

K. The Company does not have any investments in foreign insurance subsidiaries.

L. The Company does not hold any investments in a downstream noninsurance holding company.

11. DEBT

Not applicable.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

A. Defined Benefit Plans

Not applicable.

B. Description of Investment Policies

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

NOTES TO FINANCIAL STATEMENTS

D. Rate of Return Assumptions

Not applicable.

E. Defined Contribution Plans

Not applicable.

F. Multi-employer Plans

Not applicable.

G. Consolidated/Holding Company Plans

Pension Plan

Not applicable.

Short Term Incentive Program

Not applicable.

401(k) Savings Plan

Not applicable.

H. Postemployment Benefits and Compensated Absences

Postemployment Benefits

Not applicable.

Compensated Absences

Not applicable.

I. Impact of Medicare Modernization Act

Not applicable.

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

1. The Company has 600,000 shares of \$5 par value common stock authorized, issued, and outstanding.
2. The Company has no preferred stock outstanding.
3. The State of Ohio permits dividends to be paid from "earned surplus", which is defined under Ohio law as the insurer's unassigned funds set forth in its most recent statutory annual statement submitted to the superintendent, including net unrealized capital gains and losses or revaluation of assets. Such dividends in any twelve-month period may not exceed the greater of ten percent of the insurer's surplus as of the preceding December 31 or the insurer's net income for the year ended on the preceding December 31 unless approved by the Department of Insurance. At December 31, 2013, the Company had the ability to pay approximately \$4,362,000 to Coast National Insurance Company without prior approval.
4. No dividends have been declared or paid by the Company during 2013 or 2012.
5. Within the limitations of (3) above, there are no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to stockholders.
6. There are no restrictions on unassigned funds.
7. The Company is not organized as or similar to a mutual company.
8. The Company does not hold any stock for special purposes.
9. The Company does not have any special surplus funds balances.
10. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) were \$0 and \$(31,835) at December 31, 2013 and 2012, respectively.
11. The Company does not have any surplus notes.

NOTES TO FINANCIAL STATEMENTS

12-13. The Company has not undergone any quasi-reorganizations.

14. CONTINGENCIES

A. Contingent Commitments

Not applicable.

B. Assessments

The Company receives periodic assessments from certain states to reimburse policyholders and claimants of insolvent insurers. Depending on guidelines established by each state, these assessments are expensed, recouped from policyholders, or utilized as credits against premium taxes. Premium tax credits are realized between 3 and 10 years depending on the guidelines of each state.

C. Guaranty Fund and Other Gain Contingencies

None.

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

The Company paid the following amounts during 2013 to settle claims related to extra contractual obligations or bad faith claims stemming from lawsuits:

Claims related ECO and bad faith losses	Direct
	\$107,000

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2013:

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

Indicate whether claim count information is disclosed per claim or per claimant:

Per Claim [X]

Per Claimant []

E. Product Warranties

None.

F. All Other Contingencies

Litigation

Certain of the Farmers P&C Companies are defendants in certain lawsuits arising in the normal course of business, which are in various stages of development. Some of these matters seek punitive as well as compensatory damages. While it is not possible to predict the outcome of these matters with certainty, management believes that their ultimate disposition will not have a material effect on the Company's financial position or results of operations. In addition, certain of the Farmers P&C Companies are, from time to time, involved as parties in various governmental and administrative proceedings.

15. LEASES

A. Lessee Operating Leases

Not applicable.

B. Lessor Leases

Not applicable.

NOTES TO FINANCIAL STATEMENTS

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

Not applicable.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

Not Applicable

C. Wash Sales

The Company had no wash sale transactions in the periods presented that require disclosure.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

Not applicable.

B. ASC Plans

Not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contracts

Not applicable.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

One hundred percent of the Company's 2013 direct premium, \$200,319,825, is produced through an affiliated General Agent as follows:

Bristol West Insurance Services, Inc., of Florida
Federal ID Number 65-0616769
900 South Pine Island Road, Suite 600
Plantation, Florida 33324

Bristol West Insurance Services, Inc., of Florida ("Bristol") holds an exclusive contract, and underwrites Private Passenger Auto Liability and Auto Physical Damage. Bristol has binding authority and collects premiums on behalf of the Company. The Company does not have any Managing General Agents as defined by Appendix A-222 of the NAIC Accounting Practices and Procedures Manual.

NOTES TO FINANCIAL STATEMENTS

20. FAIR VALUE MEASUREMENTS

A. Inputs Used For Assets Measured At Fair Value

(1) Fair Value Measurements by Levels 1, 2 and 3

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

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

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

The Company does not have any assets that are measured at fair value as of December 31, 2013.

(2) Rollforward of Level 3

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Balance at 01/01/13	Transfers into Level 3	Transfers out of Level 3	Total Gains / (Losses) included in Net Income	Total Gains / (Losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Balance at 12/31/13
Residential mortgage backed securities	\$ 5,220,937	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	(5,220,937)	\$ -
Total	\$ 5,220,937	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (5,220,937)	\$ -

(3) Policy on Transfers In and Out of Level 3

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

(4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Bonds carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations as quoted markets prices for similar instruments in an active market were utilized. This was accomplished by the use of matrix pricing. Matrix pricing takes quoted prices of bonds with similar features that are inputs into the analysis included duration, credit quality, tax status and call and sinking fund features.

Bonds carried at fair value categorized as Level 3 were valued using unobservable inputs. These unobservable inputs reflect our own assumptions about the criteria that market participants would use in pricing these assets (including assumptions about risk). These assumptions were based on the best information available in the circumstances.

(5) Derivative fair values

None.

B. Other Fair Value Disclosures

None.

C. Fair Values for All Financial Instruments by Levels 1, 2 and 3

The table below reflects the fair values and admitted values of all financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures) as of December 31, 2013. The fair values are categorized into the three-level fair value hierarchy as described above in Note 20A.

Type of Financial Instrument	(1) Fair Value	(2) Admitted Assets	(3) Level 1	(4) Level 2	(5) Level 3	(6) Not Practicable (Carrying Value)
Bonds	\$ 52,344,679	\$ 50,252,995	\$ -	\$ 46,120,444	\$ 6,224,235	\$ -
Cash, Cash Equivalents and Short-Term	8,981,904	8,981,904	8,981,904	-	-	-
Total Assets	\$ 61,326,583	\$ 59,234,899	\$ 8,981,904	\$ 46,120,444	\$ 6,224,235	\$ -

D. Financial Instruments not Practical to Estimate Fair Values

None.

NOTES TO FINANCIAL STATEMENTS

21. OTHER ITEMS

A. Extraordinary Items

Not applicable.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Agents Balances Certification (Florida)

The amount of uncollected premiums in course of collection at December 31, 2013 was \$1,962,522. The Company also had no premiums due from a “Controlled” or “Controlling Person” as defined in Section 625.012 (5) (b), Florida Statutes at December 31, 2013.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable Tax Credits

Not applicable.

F. Subprime Mortgage Related Risk Exposure

- (1) Generally, direct and indirect subprime exposures were identified based upon consideration of the following types of features: 1) an interest rate above prime to borrowers who did not qualify for prime rate loans; 2) borrowers with low credit ratings (FICO scores); 3) interest-only or negative amortizing loans; 4) unconventionally high initial loan-to-value ratios; 5) unusually low initial payments based on a fixed introductory rate that expires after a short initial period and then adjusts to an unusually high rate based upon a variable index rate plus a margin for the remaining term of the loan; 6) borrowers with less than conventional documentation of their income and/or net assets; 7) very high or no limits on how much the payment amount or the interest rate may increase at reset periods, potentially causing a substantial increase in the monthly payment amount; and/or 8) include substantial prepayment penalties and/or prepayment penalties that extend beyond the initial interest rate adjustment period.
- (2) The Company does not have direct exposure through investments in subprime mortgage loans.
- (3) The Company does not have direct exposure through investments in subprime mortgage loans or through other investments as of December 31, 2013 and 2012.
- (4) The Company does not have underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Offsetting and Netting of Assets and Liabilities

Not applicable.

H. Joint and Several Liabilities

Not applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 15, 2014 for these statutory financial statements, which were issued on February 15, 2014. There were no events subsequent to the end of the year that merited recognition or disclosure in these statements.

23. REINSURANCE

A. Unsecured Reinsurance Recoverables

The Company had aggregate recoverables for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with the following reinsurers, authorized and unauthorized, that exceeded 3% of the Company’s policyholders’ surplus at December 31, 2013:

NOTES TO FINANCIAL STATEMENTS

Farmers Insurance Exchange
 \$162,872,906
 NAIC Group Code: 0069
 Federal ID Number: 95-2575893

B. Reinsurance Recoverable in Dispute

None.

C. Reinsurance Assumed and Ceded

On July 3, 2007, the Company entered into a quota share reinsurance agreement with FIE, effective January 1, 2007. Under this agreement, the Company agreed to cede 90% of its net business, as well as 90% of its net unearned premium reserves as of January 1, 2007.

Effective January 1, 2010, the Company entered into a Termination Addendum to its 90% quota share reinsurance agreement with FIE, whereby this agreement was terminated on a cut-off basis.

Effective January 1, 2010, the Company entered into a quota share reinsurance agreement with FIE. Under this agreement, the Company agreed to cede 100% of its net business, as well as 100% of its net unearned premium reserves as of January 1, 2010.

1. The maximum amount of return commission which would have been due reinsurers with the return of the unearned premiums if all of the Company's reinsurance had been cancelled as of year-end is as follows:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
	Affiliates	-	-	\$ 51,560,639	\$ 8,622,189	\$ (51,560,639)
b. All Other	-	-	231,913	-	(231,913)	-
c. TOTAL	-	-	\$ 51,792,552	\$ 8,622,189	\$ (51,792,552)	\$ (8,622,189)
d. Direct Unearned Premium Reserves			\$ 51,792,552			

2. The Company has no return commission predicated on loss experience as a result of existing contractual reinsurance agreements.
3. The Company does not have protected cells.

D. Uncollectible Reinsurance

None.

E. Commutation of Ceded Reinsurance

None.

F. Retroactive Reinsurance

None.

G. Reinsurance Accounted for as a Deposit

None.

H. Run-Off Agreements

None.

I. Certified Reinsurance Downgraded or Status Subject to Revocation

None.

NOTES TO FINANCIAL STATEMENTS

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

Not applicable.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

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

The provision for losses and loss adjustment expenses attributable to insured events of prior years increased by approximately \$2,553,000 in 2013, as a result of ongoing analysis of recent loss development trends.

26. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable.

27. STRUCTURED SETTLEMENTS

Not applicable.

28. HEALTH CARE RECEIVABLES

Not applicable.

29. PARTICIPATING POLICIES

Not applicable.

30. PREMIUM DEFICIENCY RESERVES

The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums. The Company evaluated the need to record a premium deficiency reserve as of the end of the current year and determined that no premium deficiency reserve was needed. This evaluation was completed on February 21, 2014. As of December 31, 2013 and 2012, the Company had not established any premium deficiency reserves based on this calculation.

	2013	2012
1. Liability carried for premium deficiency reserves	\$ _____ -	\$ _____ -
2. Date of the most recent evaluation of this liability	02/21/2014	
3. Was anticipated investment income utilized in the calculation?	Yes	

31. HIGH DEDUCTIBLES

Not applicable.

32. DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES OR UNPAID LOSS ADJUSTMENT EXPENSES

Not applicable.

33. ASBESTOS/ENVIRONMENTAL RESERVES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

34. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

35. MULTIPLE PERIL CROP INSURANCE

Not applicable.

36. FINANCIAL GUARANTY INSURANCE

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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. 12/31/2009

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). 03/14/2011

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
------------------	---------------------

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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 [X] No []
 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
BFP Securities Farmers Financial Solutions, LLC.	St. Louis, Missouri Agoura Hills, California				YES..... YES.....

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PriceWaterhouseCoopers, LLP
 350 S. Grand Avenue
 Los Angeles, CA 90071

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?
 James Nutting
 4700 Wilshire Blvd.
 Los Angeles, CA 90010
 Mr. Nutting is an employee of Farmers Group Inc., an affiliate of Bristol West Insurance Company.

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 Bristol West 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.....	\$
20.12	To stockholders not officers.....	\$
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.....	\$
20.22	To stockholders not officers.....	\$
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: \$ 279,289

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)
The entity does not participate in security lending programs.

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

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	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Pledged as collateral	\$
25.26 Placed under option agreements	\$
25.27 Letter stock or other securities restricted as to sale	\$
25.28 On deposit with state or other regulatory body	\$
25.29 Other	\$ 8,821,819

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
J.P. Morgan Chase Bank, N.A.	4 New York Plaza North American Ins., 15th Floor New York, NY 10004

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
104518	Deutsche Asset Management	DeAm Insurance Advisory Services 345 Park Ave. New York, NY 10017

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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 [] No [X]
 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

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

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	58,523,508	60,615,191	2,091,683
30.2 Preferred stocks			
30.3 Totals	58,523,508	60,615,191	2,091,683

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

In determining fair value, for the majority of securities, quotes were obtained from third party sources. If quotes from these sources were not available, a broker estimate was utilized. Any few instances where a broker estimate was not available, the market value was analytically determined.

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 [] No [X]
 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 [] 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 Bristol West Insurance Company
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$112,316

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 Institute for Highway Safety	37,336
Insurance Service Office	31,566

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

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
.....

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

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 Bristol West Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]
1.2	If yes, indicate premium earned on U. S. business only.	\$ _____
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ _____
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.	\$ _____
1.5	Indicate total incurred claims on all Medicare Supplement Insurance.	\$ _____
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 1.62 Total incurred claims \$ 1.63 Number of covered lives
		All years prior to most current three years 1.64 Total premium earned \$ 1.65 Total incurred claims \$ 1.66 Number of covered lives
1.7	Group policies:	Most current three years: 1.71 Total premium earned \$ 1.72 Total incurred claims \$ 1.73 Number of covered lives
		All years prior to most current three years 1.74 Total premium earned \$ 1.75 Total incurred claims \$ 1.76 Number of covered lives
2.	Health Test:	1 Current Year 2 Prior Year
2.1	Premium Numerator	
2.2	Premium Denominator	
2.3	Premium Ratio (2.1/2.2)	0.000 0.000
2.4	Reserve Numerator	
2.5	Reserve Denominator	3,366,216 2,796,345
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 [] No [X]
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 [] No []
4.2	Does the reporting entity issue non-assessable policies?	Yes [] No []
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.	\$ _____
5.	For Reciprocal Exchanges Only:	
5.1	Does the Exchange appoint local agents?	Yes [] No []
5.2	If yes, is the commission paid:	5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A [] 5.22 As a direct expense of the exchange..... Yes [] No [] N/A []
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No []
5.5	If yes, give full information	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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 reporting entity does not write any workers' compensation insurance.

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.
As a result of the 100% quota share cession to Farmers Insurance Exchange ("FIE"), the reporting entity's probable maximum loss for losses on and after January 1, 2010 is \$0. All catastrophe analysis is performed by FIE for the ceded business.

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 reporting entity has various occurrence catastrophic reinsurance contracts.

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 [] 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 []

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 []

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 []

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 []

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 []

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 []
(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 []
(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 []

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 [] No [] N/A []

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

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

11.2 If yes, give full information
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses \$
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 [X]

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 [X]

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): \$

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

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

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 [X]

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

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

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

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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 [X]

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.12 Unfunded portion of Interrogatory 17.11	\$
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$
17.14 Case reserves portion of Interrogatory 17.11	\$
17.15 Incurred but not reported portion of Interrogatory 17.11	\$
17.16 Unearned premium portion of Interrogatory 17.11	\$
17.17 Contingent commission portion of Interrogatory 17.11	\$

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	\$
17.19 Unfunded portion of Interrogatory 17.18	\$
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$
17.21 Case reserves portion of Interrogatory 17.18	\$
17.22 Incurred but not reported portion of Interrogatory 17.18	\$
17.23 Unearned premium portion of Interrogatory 17.18	\$
17.24 Contingent commission portion of Interrogatory 17.18	\$

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 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)	140,613,846	168,419,004	177,791,710	195,810,192	191,525,851
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	59,705,979	74,961,577	81,452,341	91,479,802	94,369,091
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	200,319,825	243,380,581	259,244,051	287,289,994	285,894,942
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)				(5,549,807)	19,031,009
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)				(2,888,597)	9,407,672
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)				(8,438,404)	28,438,681
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(2,551,407)	(1,667,958)	(1,496,583)	5,157,281	.153,938
14. Net investment gain or (loss) (Line 11)	1,277,201	982,167	2,687,696	3,023,890	3,517,517
15. Total other income (Line 15)	6,642	(218,113)	8,261	39,266	969,696
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(754,638)	4,845	(43,185)	1,776,758	1,100,363
18. Net income (Line 20)	(512,926)	(908,749)	1,242,559	6,443,680	3,540,788
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	120,817,586	139,844,368	153,117,541	209,186,034	206,570,751
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,962,522	2,262,282	1,906,091	1,967,041	5,101,455
20.2 Deferred and not yet due (Line 15.2)	39,787,126	50,656,850	56,402,882	59,213,380	65,265,155
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	77,201,336	94,877,571	107,960,799	165,945,578	165,717,062
22. Losses (Page 3, Line 1)	3,262,402	2,597,393	3,393,516	6,202,043	20,232,416
23. Loss adjustment expenses (Page 3, Line 3)	103,814	198,952	445,297	813,054	2,425,036
24. Unearned premiums (Page 3, Line 9)					8,438,404
25. Capital paid up (Page 3, Lines 30 & 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	43,616,250	44,966,797	45,156,742	43,240,456	40,853,689
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(9,970,959)	(358,566)	(15,925,955)	(6,324,627)	2,922,548
Risk-Based Capital Analysis					
28. Total adjusted capital	43,616,250	44,966,797	45,156,742	43,240,456	40,853,689
29. Authorized control level risk-based capital	265,432	685,670	341,760	787,610	1,613,766
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)	84.8	84.5	91.2	73.1	71.9
31. Stocks (Lines 2.1 & 2.2)					
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)	15.2	15.5	8.8	26.9	28.1
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					XXX
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
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)					
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					
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)					

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West 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)	31,835	389,754	(51,207)	(370,382)	
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	(1,350,546)	(189,945)	1,916,286	2,386,767	5,141,561
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)	119,152,745	121,535,983	127,155,157	126,559,045	107,818,836
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	40,766,424	49,537,080	54,382,118	55,330,319	56,008,575
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	159,919,169	171,073,063	181,537,275	181,889,364	163,827,411
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)	1,480,678	1,981,913	4,200,104	10,256,859	18,313,691
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	55,435	(41,796)	(101,848)	466,999	5,475,199
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	1,536,113	1,940,117	4,098,256	10,723,858	23,788,890
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)		(2,859,985,000.0)	515,891,600.0		75.3
68. Loss expenses incurred (Line 3)		(1,305,830,000.0)	79,010,000.0		8.4
69. Other underwriting expenses incurred (Line 4)		(4,080,000.0)	3,731,600.0		15.7
70. Net underwriting gain (loss) (Line 8)		4,169,895,100.0	(598,633,100.0)		0.6
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)		(549,362,500.0)	427,200.0		11.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)		(4,165,815,000.0)	594,901,600.0		83.7
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)		0.0	0.0		69.6
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	2,242	1,174	1,500	(3,459)	3,416
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)	5.0	2.6	3.5	(8.5)	9.6
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	3,416	2,674	(1,959)	(734)	5,618
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)	7.6	6.2	(4.8)	(2.1)	17.0

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	965	709	.25		.60			17	341	
2. 2004	231,295	192,593	38,702	135,402	112,258	7,176	5,521	19,346	16,189	1,304	27,957	XXX	
3. 2005	212,658	152,036	60,622	138,098	99,526	6,175	4,729	17,890	12,655	2,200	45,253	XXX	
4. 2006	208,425	161,877	46,548	118,407	89,824	5,553	6,772	17,060	13,205	1,979	31,219	XXX	
5. 2007	187,168	169,010	18,158	120,376	108,797	5,716	5,142	15,914	14,336	.616	13,731	XXX	
6. 2008	215,499	194,225	21,274	135,398	121,856	5,325	4,791	17,872	16,122	.766	15,826	XXX	
7. 2009	276,744	249,248	27,496	181,167	163,126	4,958	4,462	25,926	23,727	1,062	20,737	XXX	
8. 2010	294,977	294,977		179,817	179,817	5,478	5,478	32,803	32,803			XXX	
9. 2011	262,813	262,813		157,752	157,752	3,781	3,781	30,257	30,257			XXX	
10. 2012	251,107	251,107		140,301	140,301	2,364	2,364	28,346	28,346			XXX	
11. 2013	214,669	214,669		81,890	81,890	267	267	15,534	15,534			XXX	
12. Totals	XXX	XXX	XXX	1,389,573	1,255,854	46,819	43,308	221,009	203,174	7,945	155,065	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.	871	304											567			
2. 2004	935	597	161	117			4		5		1	391	XXX			
3. 2005	1,617	1,187	341	140			11		15		8	657	XXX			
4. 2006	1,570	511	442	195			16		17		17	1,339	XXX			
5. 2007	989	920	588	565	4	4	31	28	16	14	98	XXX				
6. 2008	717	654	397	370	.55	49	.9	8	12	11	1	98	XXX			
7. 2009	1,527	1,387	629	576	21	19	192	173	28	25	1	217	XXX			
8. 2010	3,708	3,708	2,189	2,189			705	705	72	72			XXX			
9. 2011	7,157	7,157	3,878	3,878			1,301	1,301	223	223			XXX			
10. 2012	13,960	13,960	9,413	9,413			2,407	2,407	707	707			XXX			
11. 2013	22,430	22,430	19,492	19,492			2,913	2,913	2,902	2,902			XXX			
12. Totals	55,480	52,813	37,530	36,935	80	71	7,588	7,534	3,995	3,953	28	3,366	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
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		567
2. 2004	163,029	134,682	28,347	70.5	69.9	73.2					382
3. 2005	164,147	118,236	45,911	77.2	77.8	75.7					632
4. 2006	143,065	110,506	32,558	68.6	68.3	69.9					1,307
5. 2007	143,634	129,805	13,829	76.7	76.8	76.2					93
6. 2008	159,785	143,861	15,924	74.1	74.1	74.9					90
7. 2009	214,448	193,494	20,954	77.5	77.6	76.2					193
8. 2010	224,772	224,772		76.2	76.2						
9. 2011	204,348	204,348		77.8	77.8						
10. 2012	197,496	197,496		78.7	78.7						
11. 2013	145,428	145,428		67.7	67.7						
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		104

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 Bristol West 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	6,861	9,555	11,148	12,706	13,144	14,073	14,448	14,417	14,709	15,300	591	884
2. 2004	19,187	19,253	20,638	22,737	24,379	25,929	24,630	24,752	24,951	25,185	235	434
3. 2005	XXX	36,199	36,106	39,837	40,645	42,033	39,909	40,132	40,498	40,661	164	529
4. 2006	XXX	XXX	26,473	30,216	29,808	28,737	27,575	27,975	27,822	28,686	864	712
5. 2007	XXX	XXX	XXX	11,554	11,755	11,897	11,887	11,986	12,028	12,250	221	264
6. 2008	XXX	XXX	XXX	XXX	13,261	13,739	13,808	13,983	14,108	14,173	65	190
7. 2009	XXX	XXX	XXX	XXX	XXX	17,142	17,832	18,347	18,649	18,751	102	404
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
											12. Totals	2,242
												3,416

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	5,003	9,198	11,511	12,579	13,619	14,313	14,367	14,453	14,733	XXX	XXX
2. 2004	12,639	10,051	16,291	18,846	22,434	23,905	24,427	24,557	24,670	24,799	XXX	XXX
3. 2005	XXX	23,639	29,356	28,524	34,604	37,491	38,922	39,469	39,807	40,018	XXX	XXX
4. 2006	XXX	XXX	15,677	7,425	18,575	23,377	25,848	26,746	27,035	27,364	XXX	XXX
5. 2007	XXX	XXX	XXX	6,714	9,833	10,948	11,575	11,824	11,940	12,154	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	7,555	11,715	13,033	13,694	13,965	14,076	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	10,281	15,025	17,149	18,131	18,537	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	1,440	583	(26)	248	115	(42)	(42)	(94)	13			
2. 2004	2,084	2,233	1,177	1,530	673	1,505	1	44	65	48		
3. 2005	XXX	3,891	1,923	4,616	2,274	2,908	186	136	271	212		
4. 2006	XXX	XXX	3,579	8,509	4,834	2,215	386	453	421	262		
5. 2007	XXX	XXX	XXX	1,560	723	350	69	50	36	27		
6. 2008	XXX	XXX	XXX	XXX	1,853	731	222	83	54	28		
7. 2009	XXX	XXX	XXX	XXX	XXX	3,305	826	389	179	72		
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Active Status	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken	4	5	6	7	8	9
		2 Direct Premiums Written	3 Direct Premiums Earned	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	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	L	6,941,782	7,004,251		4,266,871	5,186,927	2,576,903	285,659
2. Alaska	AK	N							
3. Arizona	AZ	L							
4. Arkansas	AR	L	3,379,708	3,301,538		1,728,742	1,757,258	816,496	200,270
5. California	CA	N							
6. Colorado	CO	L	37,216,437	41,515,843		33,579,318	20,844,325	21,138,393	2,111,030
7. Connecticut	CT	L							
8. Delaware	DE	L							
9. District of Columbia	DC	L							
10. Florida	FL	L	2,201,735	2,356,769		2,667,302	2,637,133	773,545	93,623
11. Georgia	GA	L	206,730	222,561		215,848	199,111	55,689	12,308
12. Hawaii	HI	L							
13. Idaho	ID	L	3,232,349	3,128,231		1,716,843	1,864,252	1,129,927	229,050
14. Illinois	IL	L	14,841,026	15,182,605		10,276,223	9,593,761	5,947,899	698,007
15. Indiana	IN	L	15,445,131	16,668,077		12,603,424	9,811,626	6,732,793	1,093,146
16. Iowa	IA	L	2,711,994	2,891,839		1,836,668	1,450,773	945,838	150,555
17. Kansas	KS	L	6,269,365	6,017,167		3,218,256	3,589,048	1,343,296	448,537
18. Kentucky	KY	L	7,989,587	8,603,159		5,311,561	4,941,405	2,540,879	470,993
19. Louisiana	LA	L							
20. Maine	ME	L	3,100,856	3,369,792		2,308,079	1,776,262	1,582,409	150,741
21. Maryland	MD	L							
22. Massachusetts	MA	N							
23. Michigan	MI	L	2,597,433	3,040,667		7,282,645	4,587,816	12,167,673	116,188
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	L	11,892,307	11,402,844		5,753,787	6,117,675	3,748,680	738,302
27. Montana	MT	L	4,431,570	4,648,173		2,436,618	1,867,007	1,048,406	213,243
28. Nebraska	NE	L	4,143,851	4,304,937		2,914,375	1,782,488	1,399,921	168,641
29. Nevada	NV	N							
30. New Hampshire	NH	L	2,504,833	2,757,666		2,868,855	2,551,265	1,671,428	135,804
31. New Jersey	NJ	N							
32. New Mexico	NM	L	5,439,117	5,450,408		3,247,919	2,540,855	2,012,462	238,706
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	L	1,985,547	1,969,745		1,291,680	1,243,842	361,946	90,893
36. Ohio	OH	L	5,805,574	6,894,012		4,222,588	3,534,117	1,947,177	489,245
37. Oklahoma	OK	L	11,644,847	11,745,982		7,163,484	7,143,668	2,863,739	885,545
38. Oregon	OR	L							
39. Pennsylvania	PA	L	18,080,593	20,315,022		14,741,188	10,564,182	6,899,166	1,049,848
40. Rhode Island	RI	L							
41. South Carolina	SC	L	10,548,068	11,901,978		11,206,153	9,331,814	3,768,732	735,793
42. South Dakota	SD	L	1,178,576	1,160,278		690,231	545,218	197,527	59,738
43. Tennessee	TN	L							
44. Texas	TX	N							
45. Utah	UT	L	12,632,269	14,656,184		12,400,254	9,972,870	7,219,521	849,606
46. Vermont	VT	L							
47. Virginia	VA	L	269,267	299,356		174,414	114,846	137,955	26,708
48. Washington	WA	N							
49. West Virginia	WV	L							
50. Wisconsin	WI	L	3,629,273	3,860,178		3,795,840	2,723,398	1,981,888	214,263
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	(a)	39	200,319,825	214,669,260		159,919,169	128,272,943	93,010,287	11,956,442
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 allocated to those states where the insured risks are located.

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF FARMERS INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
20th Century Insurance Services, Inc.	95-4723863	N/A	NV	21st Century Insurance Group	100.00000
21st Century Advantage Insurance Company	22-3398993	25232	MN	21st Century North America Insurance Company	100.00000
21st Century Assurance Company	13-3551577	44245	DE	Farmers Insurance Exchange	80.00000
21st Century Assurance Company	13-3551577	44245	DE	Fire Insurance Exchange	10.00000
21st Century Assurance Company	13-3551577	44245	DE	Truck Insurance Exchange	10.00000
21st Century Auto Insurance Company of New Jersey	22-3337475	10184	NJ	21st Century Centennial Insurance Company	100.00000
21st Century Casualty Company	95-4136306	36404	CA	21st Century Insurance Group	100.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Farmers Insurance Exchange	80.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Fire Insurance Exchange	10.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Truck Insurance Exchange	10.00000
21st Century Indemnity Insurance Company	13-1967524	43974	PA	21st Century Premier Insurance Company	100.00000
21st Century Insurance and Financial Services, Inc.	51-0283170	N/A	DE	Farmers Insurance Exchange	80.00000
21st Century Insurance and Financial Services, Inc.	51-0283170	N/A	DE	Fire Insurance Exchange	10.00000
21st Century Insurance and Financial Services, Inc.	51-0283170	N/A	DE	Truck Insurance Exchange	10.00000
21st Century Insurance Company	95-2565072	12963	CA	21st Century Insurance Group	100.00000
21st Century Insurance Company of the Southwest	86-0812982	10245	TX	21st Century Insurance Group	100.00000
21st Century Insurance Group	95-1935264	N/A	DE	Farmers Insurance Exchange	80.00000
21st Century Insurance Group	95-1935264	N/A	DE	Fire Insurance Exchange	10.00000
21st Century Insurance Group	95-1935264	N/A	DE	Truck Insurance Exchange	10.00000
21st Century National Insurance Company	13-3801089	36587	NY	21st Century Security Insurance Company	100.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Farmers Insurance Exchange	80.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Fire Insurance Exchange	10.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Truck Insurance Exchange	10.00000
21st Century Pacific Insurance Company	02-0226203	23795	CO	Farmers Insurance Exchange	80.00000
21st Century Pacific Insurance Company	02-0226203	23795	CO	Fire Insurance Exchange	10.00000
21st Century Pacific Insurance Company	02-0226203	23795	CO	Truck Insurance Exchange	10.00000
21st Century Pinnacle Insurance Company	13-3922232	10710	NJ	21st Century North America Insurance Company	100.00000
21st Century Preferred Insurance Company	95-2743473	22225	PA	21st Century Centennial Insurance Company	100.00000
21st Century Premier Insurance Company	22-1721971	20796	PA	21st Century Centennial Insurance Company	100.00000
21st Century Security Insurance Company	02-0227294	23833	PA	Farmers Insurance Exchange	80.00000
21st Century Security Insurance Company	02-0227294	23833	PA	Fire Insurance Exchange	10.00000
21st Century Security Insurance Company	02-0227294	23833	PA	Truck Insurance Exchange	10.00000
21st Century Superior Insurance Company	95-4232263	43761	CA	21st Century North America Insurance Company	100.00000
50th State Risk Management Services, Inc.	99-0215429	N/A	HI	Hawaii Insurance Consultants, Ltd.	100.00000
American Pacific Insurance Company, Inc.	13-3953213	10805	HI	Farmers Insurance Hawaii, Inc.	100.00000
Apex Adjustment Bureau, Inc.	59-2029544	N/A	FL	Bristol West Holdings, Inc.	100.00000
Bayview Adjustment Bureau, Inc.	65-0221990	N/A	CA	Bristol West Holdings, Inc.	100.00000
Bristol West Casualty Insurance Company	34-1893500	11034	OH	Coast National Insurance Company	100.00000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Farmers Insurance Exchange	42.00000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Fire Insurance Exchange	3.75000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Truck Insurance Exchange	6.75000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Mid-Century Insurance Company	47.50000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF FARMERS INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Bristol West Insurance Company	38-1865162	19658	OH	Coast National Insurance Company	100.00000
Bristol West Insurance Services of California, Inc.	65-0880876	N/A	CA	Bristol West Holdings, Inc.	100.00000
Bristol West Insurance Services of Pennsylvania, Inc.	65-0935354	N/A	PA	Bristol West Holdings, Inc.	100.00000
Bristol West Insurance Services of Texas, Inc.	75-2791620	N/A	TX	Bristol West Holdings, Inc.	100.00000
Bristol West Insurance Services, Inc. of Florida	65-0616769	N/A	FL	Bristol West Holdings, Inc.	100.00000
Bristol West Preferred Insurance Company	86-1174452	12774	MI	Bristol West Holdings, Inc.	100.00000
BWIS of Nevada, Inc.	65-0919338	N/A	NV	Bristol West Holdings, Inc.	100.00000
Civic Property and Casualty Company	95-4528269	10315	CA	Fire Insurance Exchange	80.00000
Civic Property and Casualty Company	95-4528269	10315	CA	Truck Insurance Exchange	20.00000
Coast National General Agency, Inc.	76-0543593	N/A	TX	Bristol West Holdings, Inc.	100.00000
Coast National Holding Company	33-0246699	N/A	CA	Bristol West Holdings, Inc.	100.00000
Coast National Insurance Company	33-0246701	25089	CA	Coast National Holding Company	100.00000
Exact Property and Casualty Company	95-4528266	10318	CA	Fire Insurance Exchange	80.00000
Exact Property and Casualty Company	95-4528266	10318	CA	Truck Insurance Exchange	20.00000
Farmers Financial Solutions, LLC	77-0530616	N/A	NV	FFS Holding, LLC	100.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Farmers Insurance Exchange	70.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Truck Insurance Exchange	20.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Fire Insurance Exchange	10.00000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Farmers Insurance Exchange	80.05319
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Fire Insurance Exchange	6.64894
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Truck Insurance Exchange	13.29787
Farmers Insurance Company of Oregon	95-2655893	21636	OR	Farmers Insurance Exchange	80.00000
Farmers Insurance Company of Oregon	95-2655893	21636	OR	Truck Insurance Exchange	20.00000
Farmers Insurance Company of Washington	95-2655894	21644	WA	Fire Insurance Exchange	80.00000
Farmers Insurance Company of Washington	95-2655894	21644	WA	Truck Insurance Exchange	20.00000
Farmers Insurance Company, Inc.	48-0609012	21628	KS	Farmers Insurance Exchange	90.00000
Farmers Insurance Company, Inc.	48-0609012	21628	KS	Fire Insurance Exchange	10.00000
Farmers Insurance Exchange	95-2575893	21652	CA	Interinsurance Exchange (See Note 1)	
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Farmers Insurance Exchange	80.00000
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Fire Insurance Exchange	10.00000
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Truck Insurance Exchange	10.00000
Farmers Insurance of Columbus, Inc.	31-0956373	36889	OH	Farmers Insurance Exchange	100.00000
Farmers New Century Insurance Company	36-4165395	10806	IL	Illinois Farmers Insurance Company	100.00000
Farmers Services Insurance Agency	95-6048990	N/A	CA	Truck Insurance Exchange	100.00000
Farmers Specialty Insurance Company	59-2326047	43699	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Farmers Texas County Mutual Insurance Company	74-1067657	24392	TX	County Mutual Company (See Note 2)	
FCOA, LLC	27-0342907	N/A	DE	Foremost Insurance Company Grand Rapids, Michigan	100.00000
FFS Holding, LLC	77-0530617	N/A	NV	Mid-Century Insurance Company	100.00000
Fire Insurance Exchange	95-6235715	21660	CA	Interinsurance Exchange (See Note 3)	
Foremost County Mutual Insurance Company	38-1721730	29254	TX	County Mutual Company (See Note 4)	
Foremost Express Insurance Agency, Inc.	38-2505922	N/A	MI	FCOA, LLC	100.00000
Foremost Financial Services Corporation	73-0462770	N/A	DE	FCOA, LLC	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF FARMERS INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Farmers Insurance Exchange	80.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Fire Insurance Exchange	10.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Truck Insurance Exchange	10.00000
Foremost Lloyds of Texas	75-1779175	41688	TX	Lloyds Company (See Note 5)	
Foremost Property and Casualty Insurance Company	35-1604635	11800	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Foremost Signature Insurance Company	38-2430150	41513	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
GP, LLC	65-1142050	N/A	DE	Bristol West Holdings, Inc.	100.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Farmers Insurance Exchange	80.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Fire Insurance Exchange	10.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Truck Insurance Exchange	10.00000
Illinois Farmers Insurance Company	36-2661515	21679	IL	Farmers Insurance Exchange	100.00000
Insurance Data Systems, G.P.	65-0881673	N/A	FL	Bristol West Holdings, Inc.	99.90000
Insurance Data Systems, G.P.	65-0881673	N/A	FL	GP, LLC	0.10000
Kraft Lake Insurance Agency, Inc.	38-2336672	N/A	MI	FCOA, LLC	100.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Farmers Insurance Exchange	80.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Fire Insurance Exchange	12.50000
Mid-Century Insurance Company	95-6016640	21687	CA	Truck Insurance Exchange	7.50000
Mid-Century Insurance Company of Texas	74-2448744	28673	TX	Farmers Insurance Exchange	100.00000
Neighborhood Spirit Property and Casualty Company	95-4528264	10317	CA	Fire Insurance Exchange	80.00000
Neighborhood Spirit Property and Casualty Company	95-4528264	10317	CA	Truck Insurance Exchange	20.00000
Security National Insurance Company	65-0109120	33120	FL	Bristol West Holdings, Inc. (See Note 6)	75.00000
Security National Insurance Company	65-0109120	33120	FL	Insurance Data Systems, G.P.	25.00000
Texas Farmers Insurance Company	94-1663548	21695	TX	Farmers Insurance Exchange	86.28000
Texas Farmers Insurance Company	94-1663548	21695	TX	Mid Century Insurance Company	13.72000
Truck Insurance Exchange	95-2575892	21709	CA	Interinsurance Exchange (See Note 7)	
Veyond Pacific Technology Solutions, LLC	20-3821099	N/A	HI	Farmers Insurance Hawaii, Inc.	99.92000
Veyond Pacific Technology Solutions, LLC	20-3821099	N/A	HI	American Pacific Insurance Company, Inc.	0.08000
Veyond Pacific Technology, Inc.	20-3821011	N/A	HI	Veyond Pacific Technology Solutions, LLC	100.00000
Veyond Technology Solutions, LLC	04-3726591	N/A	HI	Farmers Insurance Hawaii, Inc.	92.22000
Veyond Technology Solutions, LLC	04-3726591	N/A	HI	American Pacific Insurance Company, Inc.	7.78000
Veyond Technology, Inc.	04-3682284	N/A	HI	Veyond Technology Solutions, LLC	100.00000
Western Star Insurance Services, Inc.	74-1593853	N/A	TX	FCOA, LLC	100.00000

The following are Zurich Insurance Group entities within NAIC Group Code "0212" and are not included in Farmers Insurance Group within NAIC Group Code "0069"

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
17-40 Direct Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
2Plan Group Limited		N/A	GBR	Openwork Independent Solutions Limited	100.00000
2Plan Limited		N/A	GBR	Openwork Independent Solutions Limited	100.00000
2Plan Wealth Management Limited		N/A	GBR	Openwork Independent Solutions Limited	100.00000
307-309 Atlantic Avenue Acquisition LLC		N/A	DE	ZREC, LLC	100.00000
4622 Wilshire Blvd LLC	46-3762438	N/A	CA	Farmers Group, Inc.	100.00000
4680 Wilshire Blvd LLC	46-3785528	N/A	CA	Farmers Group, Inc.	100.00000
4700 Wilshire Blvd LLC	46-3851771	N/A	CA	Farmers Group, Inc.	100.00000
4750 Wilshire Blvd LLC	46-3856319	N/A	CA	Farmers Group, Inc.	100.00000
7IM Holdings Limited		N/A	GBR	Allied Zurich Holdings Limited	74.90000
Access Franchise Management Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ACN 000 141 051 Ltd.		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Activita Care Management AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	30.00000
ADAC Autoversicherung AG		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	51.00000
Adjuvantz Inc.		N/A	CAN	World Travel Protection Canada Inc.	100.00000
Afterland Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
AG Haus der Wirtschaft		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	8.16327
AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Uniper		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	100.00000
Albert Road 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Albert Road 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Allied Dunbar Asset Management plc		N/A	GBR	Allied Dunbar Assurance plc	99.99933
Allied Dunbar Asset Management plc		N/A	GBR	Zurich Trustee Company (UK) Limited	0.00067
Allied Dunbar Assurance plc		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Allied Dunbar Financial Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar Healthcare Marketing Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar International Fund Managers Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Allied Dunbar International Nominees Limited		N/A	GBR	Allied Dunbar International Fund Managers Limited	100.00000
Allied Dunbar Property Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar Provident plc		N/A	GBR	Allied Dunbar Assurance plc	99.99988
Allied Dunbar Provident plc		N/A	GBR	Zurich Trustee Company (UK) Limited	0.00012
Allied Zurich Holdings Limited		N/A	JEY	Zurich Versicherungs-Gesellschaft AG	100.00000
Allied Zurich Limited		N/A	GBR	Zurich Insurance Group Ltd.	100.00000
American Guarantee and Liability Insurance Company	36-6071400	26247	NY	Zurich American Insurance Company	100.00000
American Zurich Insurance Company	36-3141762	40142	IL	Steadfast Insurance Company	100.00000
Anglo American Insurance Group (UK) Limited		N/A	GBR	CMSH Limited	100.00000
Anglo American Insurance Holdings Limited		N/A	GBR	Anglo American Insurance Group (UK) Limited	100.00000
Aquarius Underwriting Managers (Pty) Ltd		N/A	ZAF	Zurich Insurance Company South Africa Limited	30.00000
Ashdale Land and Property Company Limited		N/A	GBR	Zurich Insurance plc	100.00000
Associated Marine Insurers Agents Pty. Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Assurance Company of America	13-6081895	19305	NY	Maryland Casualty Company	100.00000
Baden-Badener Versicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Ballykilliane Holdings Limited		N/A	IRL	Zurich Insurance plc	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Bansabadell Pensiones, E.G.F.P, S.A.		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	50.00000
Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros		N/A	ESP	Zurich Versicherungs-Gesellschaft AG	50.00000
Bansabadell Servicios Auxiliares De Seguros, S.L.		N/A	ESP	Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros	100.00000
Bansabadell Vida S.A. de Seguros y Reaseguros		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	50.00000
Benefit Finance Partners, L.L.C.		N/A	DE	Zurich Benefit Finance LLC	50.00000
BFP Securities LLC	13-4097988	N/A	DE	Benefit Finance Partners, L.L.C.	100.00000
Bizerba GmbH & Co. KG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaf	10.00000
Bloomington Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bloomington Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bloomington Office MGP, LLC		N/A	DE	Bloomington Office MGP Manager, Inc	1.00000
Bloomington Office MGP Manager, Inc		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Bonner Akademie Gesellschaft fur DV- und Management-Training		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Bonnfinanz Aktiengesellschaft fur Vermogensberatung und Verm		N/A	DEU	Deutscher Herold Aktiengesellschaft	100.00000
Bonus Pensionskassen Aktiengesellschaft		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	87.50000
BONUS Vorsorgekasse AG		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	50.00000
Brinker Retail MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bristlecourt Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
CAN Seguros Generales SA		N/A	ESP	Zurich Versicherungs-Gesellschaft AG	50.00000
Cayley Aviation Ltd.		N/A	BMU	Zurich Insurance Company Ltd, Bermuda Branch	100.00000
Centre Financial Services Holdings Limited		N/A	BMU	Centre Group Holdings Limited	100.00000
Centre Group Holdings (U.S.) Limited	13-4038482	N/A	DE	Centre Solutions (Bermuda) Limited	100.00000
Centre Group Holdings Limited		N/A	BMU	CMSH Limited	100.00000
Centre Insurance Company	13-2653231	34649	DE	Centre Solutions (U.S.) Limited	100.00000
Centre Kate Inc. 1		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Centre Kate Inc. 2		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Centre Life Insurance Company	04-1589940	80896	MA	Centre Solutions (U.S.) Limited	100.00000
Centre Reinsurance (U.S.) Limited	AA-3190673	N/A	BMU	Centre Group Holdings (U.S.) Limited	100.00000
Centre Reinsurance International Company		N/A	IRL	Centre Solutions (Bermuda) Limited	99.99848
Centre Reinsurance International Company		N/A	IRL	Orange Stone Reinsurance	0.00152
Centre Solutions (Bermuda) Limited		N/A	BMU	Centre Group Holdings Limited	100.00000
Centre Solutions (U.S.) Limited	AA-3190822	N/A	BMU	Centre Group Holdings (U.S.) Limited	100.00000
Centre Structured Inc. 1		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 2		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 3		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 4		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 5		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 6		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 7		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 8		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 9		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 10		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 11		N/A	DE	JFS/ZSF 1997 L.P.	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Centre Structured LLC 1		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 2		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 3		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 4		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 5		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 6		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 7		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LLC 8		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured LP 9		N/A	DE	JFS/ZSF 1997 L.P.	99.00000
Centre Structured LP 9		N/A	DE	Centre Structured Inc. 1	1.00000
Centre Structured LP 10		N/A	DE	JFS/ZSF 1997 L.P.	99.00000
Centre Structured LP 10		N/A	DE	Centre Structured Inc. 11	1.00000
Centre Structured LP 11		N/A	DE	JFS/ZSF 1997 L.P.	99.00000
Centre Structured LP 11		N/A	DE	Centre Structured Inc. 1	1.00000
Chilena Consolidada Seguros de Vida S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	98.97703
Chilena Consolidada Seguros Generales S.A.	AA-2280100	N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	7.40525
Chilena Consolidada Seguros Generales S.A.	AA-2280100	N/A	CHL	Inversiones Suizo Chilena S.A.	82.73165
Citicorp KY Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Citicorp KY Office MGP, LLC		N/A	DE	Citicorp KY Office MGP Manager, Inc.	1.00000
Citicorp KY Office MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Citicorp MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Citicorp Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Citicorp Office MGP, LLC		N/A	DE	Citicorp MGP Manager, Inc.	1.00000
City of London Insurance Company Limited		N/A	GBR	Eagle Star Insurance Company Limited	100.00000
CMSH Limited		N/A	BMU	Zurich Insurance Company Ltd, Bermuda Branch	35.30079
CMSH Limited		N/A	BMU	Zurich Versicherungs-Gesellschaft AG	64.69921
COFITEM-COFIMUR		N/A	FRA	Zurich Versicherungs-Gesellschaft AG	12.40521
Collierville Center, LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Collierville MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Collierville Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Collierville Office MGP, LLC		N/A	DE	Collierville MGP Manager, Inc.	1.00000
Colonial American Casualty and Surety Company	52-1096670	34347	MD	Fidelity and Deposit Company of Maryland	100.00000
Community Trust Services Limited		N/A	GBR	Zurich Community Trust (UK) Limited	99.00000
Community Trust Services Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	1.00000
Concisa Vorsorgeberatung und Management AG		N/A	AUT	Bonus Pensionskassen Aktiengesellschaft	100.00000
Concourse Skelmersdale Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
CP Holding Limited		N/A	VGB	Zurich Insurance Company Ltd, Bermuda Branch	100.00000
Cramson (Malaysia) Bhd		N/A	MYS	MCIS Zurich Insurance Berhad	100.00000
Crown Management Services Limited	13-3971194	N/A	DE	CMSH Limited	100.00000
CTH Affordable Housing Corporation		N/A	DE	Zurich Structured Finance, Inc.	100.00000
CTH Affordable Housing Investor, Inc.		N/A	DE	CTH Affordable Housing Corporation	100.00000
CTH AHP Corporation		N/A	DE	CTH Affordable Housing Corporation	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
CTH MHP, L.L.C.		N/A	DE	CTH Affordable Housing Investor, Inc.	100.00000
CTH Special General Partner, Inc.		N/A	DE	CTH Affordable Housing Corporation	100.00000
CTH WNC, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
CTH/Landmark SLP, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
Cursud N.V.		N/A	ANT	Zurich Versicherungs-Gesellschaft AG	100.00000
DA Deutsche Allgemeine Versicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Dallas Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Dallas Office MGP, LLC		N/A	DE	Dallas Office MGP Manager, Inc.	1.00000
Dallas Office MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Dallas Tower LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
DB Vita S.A.		N/A	LUX	Deutscher Herold Aktiengesellschaft	25.00000
DC INDUSTRIAL 1, LLC	46-4542195	N/A	DE	FLREC, LLC	100.00000
Delta Wetlands Properties		N/A	IL	KLMLP 2, LLC	50.00000
Delta Wetlands Properties		N/A	IL	KLMLP 3, LLC	50.00000
Deutsche Wohnen AG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	5.74811
Deutsche Zurich Pensiones, Entidad Gestora de Fondos de Pens		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Sociedad	50.00000
Deutscher Herold Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	79.82639
Deutscher Pensionsfonds Aktiengesellschaft		N/A	DEU	Deutscher Herold Aktiengesellschaft	74.90000
Deutsches Institut für Altersvorsorge GmbH		N/A	DEU	Deutscher Herold Aktiengesellschaft	22.00000
Disability Management Services, Inc.	06-1427246	N/A	CT	Centre Group Holdings (U.S.) Limited	40.00000
Dunbar Assets Ireland		N/A	IRL	ZCM Holdings (Bermuda) Limited	0.02886
Dunbar Assets Ireland		N/A	IRL	ZCMC II Holdings Limited	99.97113
Dunbar Assets plc		N/A	GBR	Dunbar Assets Ireland	100.00000
Dunbar Nominees Limited		N/A	GBR	Dunbar Assets plc	100.00000
Dunbar Sports and Social Club Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Eagle Star (Leasing) Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star (Malta) Limited		N/A	MLT	Zurich Assurance Ltd	100.00000
Eagle Star Computer Services Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Direct (Camberley) Limited		GBR		Zurich Insurance Company (U.K.) Limited	100.00000
Eagle Star Direct Services Limited		N/A	GBR	Zurich UK General Services Limited	100.00000
Eagle Star Estates Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star European Life Assurance Company Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
Eagle Star Executives Pension Trustee Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Eagle Star Farms Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Forests Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Group Holdings Limited		GBR		Eagle Star Holdings Limited	100.00000
Eagle Star Group Services Limited		GBR		Eagle Star Holdings Limited	100.00000
Eagle Star Holding Company of Ireland		N/A	IRL	Eagle Star Group Holdings Limited	0.00006
Eagle Star Holding Company of Ireland		N/A	IRL	Zurich Assurance Ltd	99.99994
Eagle Star Holdings Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Eagle Star Insurance Company Limited		N/A	GBR	Zurich Insurance plc	100.00000
Eagle Star Loans Limited	21326	GBR		Zurich Assurance Ltd	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Eagle Star Mortgages Limited		21334	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Securities Limited		N/A	GBR	Zurich Insurance plc	100.00000
Edilspettacolo SRL		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per I	35.71233
Empire Fire and Marine Insurance Company	47-6022701	N/A	NE	Zurich American Insurance Company	100.00000
Empire Indemnity Insurance Company	73-6091717	N/A	OK	Zurich American Insurance Company	100.00000
Employee Services Limited		N/A	GBR	Allied Dunbar Financial Services Limited	100.00000
Endsleigh Communications Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Developments Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh General Trading Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Independent Financial Services Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Insurance Services Limited		N/A	GBR	Endsleigh Limited	100.00000
Endsleigh Insurances (Brokers) Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Law Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Leasing Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Life & Pensions Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Endsleigh Pension Trustee Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Promotions Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Shopfitting Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Trustee Services Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
ES (Leeds) Nominee Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES (Walsall) Nominee Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Camberley Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Camberley Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Cannock Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Cannock Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Coventry Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Coventry Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Dudley Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Dudley Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Hoddesdon Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Hoddesdon Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Plympton Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Plympton Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Ramsgate Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Ramsgate Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ESI Financing Limited		N/A	GBR	Eagle Star Insurance Company Limited	0.00011
ESI Financing Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	99.99989
Euclid/GPC 1, Inc.		N/A	DE	Euclid/ZSF LP	100.00000
Euclid/GPC 2, Inc.		N/A	DE	Euclid/ZSF LP	100.00000
Euclid KY Annex, LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Euclid Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Euclid Warehouses LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Euclid/ZSF LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Extremus Versicherung-Aktiengesellschaft		63177	DEU	Zurich Insurance plc Niederlassung fur Deutschland	5.00000
Farmers Family Fund	45-3561769	10873	CA	Farmers Group, Inc.	100.00000
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Versicherungs-Gesellschaft AG	87.90000
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Insurance Group Ltd.	12.10000
Farmers Life Insurance Company of New York	46-4261000	N/A	NY	Farmers New World Life Insurance Company	100.00000
Farmers New World Life Insurance Company	91-0335750	N/A	WA	Farmers Group, Inc.	100.00000
Farmers Reinsurance Company	95-4650862	39306	CA	Farmers Group, Inc.	100.00000
Farmers Services Corporation		N/A	NV	Farmers Group, Inc.	100.00000
Farmers Services, LLC	35-2281892	N/A	DE	ZFUS Services, LLC	100.00000
Farmers Underwriters Association		N/A	CA	Farmers Group, Inc.	100.00000
Farmers Value Added, Inc.		N/A	CA	Farmers Group, Inc.	100.00000
Fidelity and Deposit Company of Maryland	13-3046577	N/A	MD	Zurich American Insurance Company	100.00000
FIG Holding Company		N/A	CA	Farmers Group, Inc.	100.00000
FIG Leasing Co., Inc.		N/A	CA	Farmers Group, Inc.	100.00000
Figure Out Limited		N/A	GBR	Openwork Independent Solutions Limited	100.00000
Fire Underwriters Association	95-2670247	N/A	CA	Farmers Group, Inc.	100.00000
FLREC, LLC	45-3997487	N/A	DE	Farmers New World Life Insurance Company	100.00000
Futuro de Bolivia S.A. Administradora de Fondos de Pensiones		N/A	BOL	Zurich Boliviana Seguros Personales S.A.	8.42193
Futuro de Bolivia S.A. Administradora de Fondos de Pensiones		N/A	BOL	Zurich South America Invest AB	71.57801
General Surety & Guarantee Co Limited		N/A	GBR	Zurich Insurance Company (U.K.) Limited	100.00000
Genevoise, Compagnie Immobiliere SA		N/A	CHE	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
GPC Retail MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
GPC Retail MGP, LLC		N/A	DE	GPC Retail MGP Manager, Inc.	1.00000
GPC Retail MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Greycaines 1 Jersey Limited		N/A	JEY	Zurich Assurance Ltd	100.00000
Greycaines 2 Jersey Limited		N/A	JEY	Zurich Assurance Ltd	100.00000
Grovewood Engineering Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Grovewood Property Holdings Limited		N/A	GBR	Eagle Star Holdings Limited	100.00000
Hawkcentral Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Home & Overseas Insurance Company Limited		N/A	GBR	Eagle Star Insurance Company Limited	100.00000
HOU IND 1, LLC		N/A	DE	ZREC, LLC	100.00000
HOU IND 2, LLC		N/A	DE	ZREC, LLC	100.00000
INTEGRA Versicherungsdienst GmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	100.00000
Inversiones Suizo Chilena S.A.		N/A	CHL	Inversiones Suizo-Argentina S.A.	0.00001
Inversiones Suizo Chilena S.A.		N/A	CHL	Zurich Versicherungs-Gesellschaft AG	99.99999
Inversiones Suizo-Argentina S.A.		N/A	ARG	Zurich Lebensversicherungs-Gesellschaft AG	5.00400
Inversiones Suizo-Argentina S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	94.99600
Inversiones ZS America Dos Limitada		N/A	CHL	Inversiones ZS America SpA	100.00000
Inversiones ZS America SpA		N/A	CHL	Zurich Santander Insurance America, S.L.	100.00000
Inversiones ZS America Tres SpA		N/A	CHL	Zurich Santander Insurance America, S.L.	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Inversora Alpina Financiadora de Primas, C.A.		N/A	VEN	Zurich Seguros, S.A.	100.00000
Ipsley Street 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Ipsley Street 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Irish National Insurance Company p.l.c.		N/A	IRL	Zurich Insurance plc	99.99999
Isis S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	60.50140
Isis S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	39.49860
Jewell Insurance Agency Ltd		N/A	GBR	Woodstock Insurance Brokers Limited	100.00000
JFS/ZSF 1997 L.P.		N/A	DE	Zurich Structured Finance, Inc.	99.00000
JFS/ZSF 1998, L.P.		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Kansas City Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Kansas Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Kansas Office MGP, LLC		N/A	DE	Kansas Office MGP Manager, Inc.	1.00000
Kansas Office MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Kennet Road 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Kennet Road 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
KLMLP 2, LLC	12888	DE	KLMLP, L.P.		100.00000
KLMLP 3, LLC		N/A	DE	KLMLP 2, LLC	100.00000
KLMLP, L.P.		N/A	DE	Zurich American Corporation	75.00000
L&L PARK 80 INVESTORS LLC		N/A	DE	ZI PARK 80 WEST LLC	90.00000
LA Office 1, LLC		N/A	DE	ZREC, LLC	100.00000
Leschi Life Assurance Company	20-5623867	19356	SC	Farmers New World Life Insurance Company	100.00000
Logobrook Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Manon Vision Co., Ltd.		N/A	THA	Centre Group Holdings Limited	0.00057
Manon Vision Co., Ltd.		N/A	THA	CMSH Limited	0.00066
Manon Vision Co., Ltd.		N/A	THA	Zurich Versicherungs-Gesellschaft AG	99.99877
Maryland Casualty Company	52-0403120	N/A	MD	Zurich American Insurance Company	100.00000
Maunalua Associates, Inc.		N/A	HI	Zurich American Corporation	100.00000
Mauritian Eagle Insurance Company Limited		N/A	MUS	Zurich Insurance Company South Africa Limited	15.00000
MCIS Zurich Insurance Berhad		N/A	MYS	Zurich Asia Holdings Ltd.	40.00000
Medidata AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	8.85180
Mentionland Limited			GBR	Zurich Assurance Ltd	100.00000
Meritclass Investments Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
MI Administrators, LLC		N/A	DE	FIG Leasing Co., Inc.	100.00000
Minas Brasil Promotora de Servicos S/A			BRA	Zurich Minas Brasil Seguros S.A.	100.00000
MSHQ, LLC		N/A	DE	JFS/ZSF 1998, L.P.	100.00000
Navigators and General Insurance Company Limited	19372	GBR	Zurich Insurance plc		100.00000
Nearheath Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
NK Zurich Risk Service Co., Ltd.		N/A	JPN	Zurich Insurance Company Limited	10.00000
Northern Insurance Company of New York	13-5283360	N/A	NY	Maryland Casualty Company	100.00000
Oldco B Member Holdings, LLC		N/A	DE	Centre Group Holdings (U.S.) Limited	100.00000
Omnis Investments Limited		N/A	GBR	Openwork Holdings Limited	90.00000
Openwork Access Limited		N/A	GBR	Openwork Holdings Limited	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Openwork Holdings Limited		N/A	GBR	Allied Zurich Holdings Limited	99.99265
Openwork Independent Solutions Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Market Solutions Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Services Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Orange Stone Reinsurance	98-0172213	N/A	IRL	Crown Management Services Limited	100.00000
Orion Rechtsschutz-Versicherung AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	78.00000
Parcelgate Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Perils AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	11.11111
Philadelphia Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Prematic Service Corporation (California)		N/A	CA	Farmers Group, Inc.	100.00000
Prematic Service Corporation (Nevada)		N/A	NV	Prematic Service Corporation (California)	100.00000
Protektor Lebensversicherungs-AG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	5.15838
PT Zurich Insurance Indonesia	AA-5360007	N/A	IDN	Zurich Asia Holdings Ltd.	4.31154
PT Zurich Insurance Indonesia	AA-5360007	N/A	IDN	Zurich Versicherungs-Gesellschaft AG	91.51599
PT Zurich Topas Life		N/A	IDN	Zurich Versicherungs-Gesellschaft AG	80.00000
Raleigh/Durham Offices, L.P.		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Real Garant Espana S.L.		N/A	ESP	Real Garant GmbH Garantiesysteme	100.00000
Real Garant GmbH Garantiesysteme		N/A	DEU	Real Garant Versicherung Aktiengesellschaft	100.00000
Real Garant Versicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Research Triangle MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Research Triangle Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Research Triangle Office MGP, LLC		N/A	DE	Research Triangle MGP Manager, Inc.	1.00000
Riverside One Limited		N/A	GBR	7IM Holdings Limited	100.00000
SA Fire House Limited		N/A	ZAF	Zurich Versicherungs-Gesellschaft AG	100.00000
Sackville Street Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Sacramento Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Santander Rio Seguros S.A.		N/A	ARG	Inversiones ZS America SpA	4.00000
Santander Rio Seguros S.A.		N/A	ARG	Zurich Santander Insurance America, S.L.	96.00000
Santander Seguros Sociedad Anónima		N/A	URY	Zurich Santander Insurance America, S.L.	100.00000
SARL Marofinac		N/A	MAR	Zurich Versicherungs-Gesellschaft AG	100.00000
Saudi National Insurance Company		N/A	BHR	Zurich Insurance Services (Middle East) EC	5.00000
Sceptre Trust Limited		N/A	BHS	Eagle Star Holdings Limited	0.00002
Sceptre Trust Limited		N/A	BHS	Eagle Star Insurance Company Limited	99.99998
SEA APARTMENT 1, LLC		N/A	DE	ZREC, LLC	100.00000
SEA APARTMENT 2, LLC		N/A	DE	ZREC, LLC	100.00000
Seabrook Warehouse LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Seabrook Warehouse MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Seabrook Warehouse MGP, LLC		N/A	DE	Seabrook Warehouse MGP Manager, Inc.	1.00000
Seabrook Warehouse MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Serviaide Assistencia e Servicos, Lda.		N/A	PRT	AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Unipersonal	95.00001
Serviaide Assistencia e Servicos, Lda.		N/A	PRT	Serviaide, S.A. - Sociedad Unipersonal	4.99999

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Serviaide, S.A. - Sociedad Unipersonal		N/A	ESP	AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Unipersonal	100.00000
Servizurich S.A. - Sociedad Unipersonal		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	100.00000
Seven Investment Management LLP		N/A	GBR	7IM Holdings Limited	65.00000
SF INDUSTRIAL 1, LLC	46-4095281	N/A	DE	FLREC, LLC	100.00000
SF Office 1, LLC		N/A	DE	ZREC, LLC	100.00000
SF Office 2, LLC		N/A	DE	ZREC, LLC	100.00000
Shire Park Limited		N/A	GBR	Zurich Assurance Ltd	12.41935
Societe Continentale d'Investissement Immobilier SA		26387	FRA	Zurich Assurance Ltd	100.00000
South African Nucleare Pool Administrators (Property) Limite		N/A	ZAF	Zurich Insurance Company South Africa Limited	25.00000
South County Services Co., Inc.	06-1313326	N/A	NY	Sterling Forest LLC	100.00000
Steadfast Insurance Company	52-0981481	N/A	DE	Zurich American Insurance Company	100.00000
Steadfast Santa Clarita Holdings LLC		N/A	DE	Steadfast Insurance Company	100.00000
Sterling Forest LLC	36-4233459	N/A	DE	Zurich American Insurance Company	99.93409
Sterling ISA Managers (Nominees) Limited		N/A	GBR	Sterling ISA Managers Limited	100.00000
Sterling ISA Managers Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Sunley Homes Limited		N/A	GBR	Zurich Insurance plc	100.00000
Swaziland Royal Insurance Corporation		N/A	SWZ	Zurich Insurance Company South Africa Limited	9.00000
Swiss Insurance Management (Hong Kong) Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	99.50495
Swiss Insurance Management (Hong Kong) Limited		N/A	HKG	Zurich Services (Hong Kong) Limited	0.49505
TCS Loss Adjusters Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
TDG Tele Dienste GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Techlink Interactive Limited		N/A	GBR	Technical Connection Limited	100.00000
Technical Connection Limited		N/A	GBR	Zurich Employment Services Limited	51.00000
The Liverpool Reversionary Company Limited		N/A	GBR	Eagle Star Insurance Company Limited	100.00000
The Trust Company of Scotland Limited		N/A	GBR	Zurich Insurance plc	100.00000
The Zurich Services Corporation	36-3839542	N/A	IL	Zurich Holding Company of America, Inc.	100.00000
TopReport Schadenbesichtigungs GmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	14.28571
Toscana Uno SRL		41181	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per l'	50.00000
Truck Underwriters Association	95-2670330	70173	CA	Farmers Group, Inc.	100.00000
Turegum Immobilien AG		40843	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Universal Underwriters Insurance Company	43-1249228	N/A	IL	Zurich American Insurance Company	100.00000
Universal Underwriters Life Insurance Company	43-0824418	N/A	KS	Universal Underwriters Insurance Company	100.00000
Universal Underwriters of Texas Insurance Company	36-3139101	N/A	IL	Universal Underwriters Insurance Company	100.00000
Universal Underwriters Service Corporation	43-1269296	N/A	MO	Zurich Holding Company of America, Inc.	100.00000
Vehicle Dealer Solutions, Inc.	26-1282208	N/A	FL	The Zurich Services Corporation	100.00000
Winn-Dixie MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Women on Wheels Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Woodstock Insurance Brokers Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
World Travel Protection Canada Inc.		N/A	CAN	Zurich Canadian Holdings Limited	100.00000
Wren Investments Limited		N/A	GBR	Zurich Whiteley Trust Limited	100.00000
Wrightway Underwriting Limited		N/A	IRL	Ballykilliane Holdings Limited	100.00000
Z flex Gesellschaft fur Personaldienstleistungen mbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Z Nominees Limited		N/A	JEY	Zurich Trust Limited	100.00000
Z Secretaries Limited		N/A	JEY	Zurich Trust Limited	100.00000
ZCM (U.S.) Limited		N/A	DE	ZCM Holdings (Bermuda) Limited	100.00000
ZCM Asset Holding Company (Bermuda) Limited		N/A	BMU	ZCM Holdings (Bermuda) Limited	100.00000
ZCM Holdings (Bermuda) Limited		N/A	BMU	CMSH Limited	24.28967
ZCM Holdings (Bermuda) Limited		N/A	BMU	CMSH Limited	75.71033
ZCM Matched Funding Corp.		N/A	CYM	ZCM (U.S.) Limited	100.00000
ZCMC II Holdings Limited		N/A	IRL	ZCM Asset Holding Company (Bermuda) Limited	0.20000
ZCMC II Holdings Limited		N/A	IRL	Zurich Financial Services EUB Holdings Limited	99.80000
Zebra Property Fund I, LP		N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZFS Finance (USA) LLC II	81-0680889	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZFS Finance (USA) LLC V	77-0684542	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZFUS Services, LLC	20-5900744	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZGEE3 Limited		N/A	GBR	Zurich Insurance Company (U.K.) Limited	100.00000
ZI Park 80 West LLC		N/A	DE	Zurich American Insurance Company	100.00000
ZNA Services, LLC	02-0802795	N/A	DE	ZFUS Services, LLC	100.00000
ZPC Capital Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
ZREC, LLC		N/A	DE	Zurich American Insurance Company	100.00000
ZSF 00-1, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF 02-1, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF 99-2 Tyler House, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF 99-3 Aurora, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF 99-4, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Apollo Corporation		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Blairville, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Boston Store, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Grant Park, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Idlewild, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Landmark Corporation		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Newport I Corporation		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF/Bloomington, LLC		N/A	DE	Bloomington Office LP	100.00000
ZSF / Collierville, LLC		N/A	DE	Collierville Center, LP	100.00000
ZSF/Dallas Tower, LLC		N/A	DE	Dallas Tower LP	100.00000
ZFS/GPC 1, LLC		N/A	DE	Euclid/GPC 1, Inc.	0.10000
ZFS/GPC 1, LLC		N/A	DE	Euclid/ZSF LP	99.90000
ZSF/GPC 2, LLC		N/A	DE	Euclid/GPC 2, Inc.	0.10000
ZSF/GPC 2, LLC		N/A	DE	Euclid/ZSF LP	99.90000
ZSF/Kansas, LLC		N/A	DE	Kansas City Office LP	100.00000
ZSF KY Annex, LLC		N/A	DE	Euclid KY Annex, LP	100.00000
ZSF / Office NY, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF / Office NV, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF / Office FL, LLC		N/A	DE	Euclid Office LP	100.00000

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
ZSF / Office KY, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF/Research Gateway, LLC		N/A	DE	Raleigh/Durham Offices, L.P.	100.00000
ZSF/Seabrook, LLC		N/A	DE	Seabrook Warehouse LP	100.00000
ZSF/WD Fitzgerald, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Hammond, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Montgomery 31, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Jacksonville, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Opa Locka, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Orlando, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSFH LLC	36-3096373	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZSG Kfz-ZulassungsservicegesmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	33.33333
ZSL Financing Limited		N/A	GBR	Zurich Holdings (UK) Limited	1.00000
ZSL Financing Limited		N/A	GBR	Zurich Specialties London Limited	99.00000
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Finanz-Gesellschaft AG	0.00002
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Investments Life S.p.A.	0.00002
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Lebensversicherungs-Gesellschaft AG	99.99990
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Versicherungs-Gesellschaft AG	0.00002
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Sociedad	0.00002
Zurich Administradora General de Fondos S.A.		N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	99.97013
Zurich Administradora General de Fondos S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	0.02987
Zurich Advice Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	100.00000
Zurich Advice Network Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Advisory (HK) Limited		N/A	HKG	Zurich Assurance Ltd	100.00000
Zurich AFIN Mexico, S.A. DE C.V.		N/A	MEX	Zurich Compañía de Seguros, S.A.	0.00200
Zurich AFIN Mexico, S.A. DE C.V.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.99800
Zurich Agency Services Inc.	04-3126497	N/A	MA	Zurich Holding Company of America, Inc.	100.00000
Zurich Alternative Asset Management, LLC	86-1164252	16535	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich America Latina Serviços Brasil Ltda.		27855	BRA	Zurich Lebensversicherungs-Gesellschaft AG	0.01000
Zurich America Latina Serviços Brasil Ltda.		90557	BRA	Zurich Versicherungs-Gesellschaft AG	99.99000
Zurich American Corporation	36-6169781	14178	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich American Insurance Company	36-4233459	N/A	NY	Zurich Holding Company of America, Inc.	100.00000
Zurich American Insurance Company of Illinois	36-2781080	N/A	IL	American Zurich Insurance Company	100.00000
Zurich American Life Insurance Company	36-3050975	N/A	IL	Zurich American Corporation	100.00000
Zurich American Life Insurance Company of New York	27-4746162	N/A	NY	Zurich American Life Insurance Company.	100.00000
Zurich Argentina Cia. de Seguros S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	55.46140
Zurich Argentina Cia. de Seguros S.A.	AA-2130022	N/A	ARG	Zurich Versicherungs-Gesellschaft AG	44.53611
Zurich Argentina Compañía de Seguros de Retiro S.A.	AA-2130022	N/A	ARG	Zurich Argentina Cia. de Seguros S.A.	46.64193
Zurich Argentina Compañía de Seguros de Retiro S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	53.35807
Zurich Asia Holdings Ltd.		N/A	BMU	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Asset Management Gerente de Fondos Comunes de Inversi		N/A	ARG	Inversiones Suizo-Argentina S.A.	89.99990
Zurich Asset Management Gerente de Fondos Comunes de Inversi		N/A	ARG	Isis S.A.	10.00010
Zurich Assurance (2004) plc		N/A	GBR	Zurich Assurance Ltd	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Assurance Ltd		N/A	GBR	Eagle Star Holdings Limited	100.00000
ZURICH Assurances Maroc		N/A	MAR	SARL Marofinac	30.09933
ZURICH Assurances Maroc		N/A	MAR	Zurich Versicherungs-Gesellschaft AG	67.62667
Zurich Australia Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australian Insurance Limited	AA-1930995	N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australian Insurance Properties Pty Limited		N/A	AUS	Zurich Australia Limited	40.00000
Zurich Australian Insurance Properties Pty Limited		N/A	AUS	Zurich Australian Insurance Limited	60.00000
Zurich Australian Superannuation Pty Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Bank International Limited		N/A	GBR	Dunbar Assets Ireland	100.00000
Zurich Benefit Finance LLC	13-4186554	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich IT Service AG Niederlassung fur Deutschland	82.61672
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich Leben Service AG Niederlassung fur Deutschland	17.38328
Zurich Building Control Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Canadian Holdings Limited		N/A	CAN	Zurich Insurance Company Ltd, Canadian Branch	68.81942
Zurich Canadian Holdings Limited		N/A	CAN	Zurich Versicherungs-Gesellschaft AG	31.18058
Zurich Brasil Capitalizacao S.A		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Capital Markets Inc.		N/A	DE	ZCM (U.S.) Limited	100.00000
Zurich Community Trust (UK) Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	50.00000
Zurich Community Trust (UK) Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	50.00000
Zurich Compania de Reaseguros Argentina S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	5.00000
Zurich Compania de Reaseguros Argentina S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	95.00000
Zurich, Compania de Seguros, S.A.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.88280
Zurich Computer Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Consortium Societa Consortile a Responsabilita Limit		N/A	ITA	Zurich Insurance plc - Rappresentanza Generale per l'Italia	99.95002
Zurich Consortium Societa Consortile a Responsabilita Limit		N/A	ITA	Zurich Investments Life S.p.A.	0.01000
Zurich Consortium Societa Consortile a Responsabilita Limit		N/A	ITA	Zurich Life and Pensions S.p.A.	0.01000
Zurich Consortium Societa Consortile a Responsabilita Limit		N/A	ITA	Zurich Life Assurance plc - Rappresentanza Generale per l'It	0.01000
Zurich Consortium Societa Consortile a Responsabilita Limit		N/A	ITA	Zurich Life Insurance Italia S.p.A.	0.01000
Zurich Consortium Societa Consortile a Responsabilita Limit		N/A	ITA	Zuritel S.p.A.	0.01000
Zurich Consultancy Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	100.00000
Zurich Consultoria de Riesgos, C.A.		N/A	VEN	Zurich Seguros, S.A.	99.99000
Zurich Corredora de Bolsa S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.00030
Zurich Corredora de Bolsa S.A.		N/A	CHL	Zurich Investments Chile S.A.	0.99970
Zurich CZI Management Holding Ltd.	36-4412924	N/A	DE	Zurich Global Investment Management Inc.	100.00000
Zurich Deutscher Herold Lebensversicherung Aktiengesellschaf		N/A	DEU	Deutscher Herold Aktiengesellschaft	67.54030
Zurich Deutscher Herold Lebensversicherung Aktiengesellschaf		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	32.45970
Zurich Direct Agency Limited		N/A	HKG	Zurich Advice Limited	100.00000
Zurich E&S Insurance Brokerage, Inc.	95-4773780	N/A	CA	Zurich American Insurance Company	100.00000
Zurich Employment Services Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Eurolife S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	90.00000
Zurich Eurolife S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	10.00000
Zurich Finance (Bermuda) Ltd.		N/A	BMU	Zurich Versicherungs-Gesellschaft AG	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Finance (Luxembourg) S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	0.08065
Zurich Finance (Luxembourg) S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	99.91935
Zurich Finance (UK) plc		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.99800
Zurich Finance (UK) plc		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	0.00200
Zurich Finance (USA), Inc.	36-4228642	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Financial Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Financial Services (Channel Islands) Limited		N/A	JEY	Zurich Financial Services (UKISA) Limited	99.90901
Zurich Financial Services (Channel Islands) Limited		N/A	JEY	Zurich Financial Services (UKISA) Nominees Limited	0.09099
Zurich Financial Services (Isle of Man) Group Services Limit		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Holdings Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Insurance Manager Lt		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Reinsurance Company		N/A	GBR	Zurich Financial Services (Isle of Man) Holdings Limited	100.00000
Zurich Financial Services (UKISA) Group Services Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Financial Services (UKISA) Limited		N/A	GBR	Allied Zurich Holdings Limited	90.31559
Zurich Financial Services (UKISA) Limited		N/A	GBR	Zurich Insurance plc	9.68441
Zurich Financial Services (UKISA) Nominees Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Financial Services Australia Limited	AA-1930995	N/A	AUS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services EUB Holdings Limited		N/A	IRL	ZCM Holdings (Bermuda) Limited	0.08333
Zurich Financial Services EUB Holdings Limited		N/A	IRL	Zurich Insurance Group Ltd.	99.91667
Zurich Financial Services UK Pension Trustee Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.00000
Zurich Finanz-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Fondos Mexico, S.A. de C.V.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.99800
Zurich Fondos Mexico, S.A. de C.V.		N/A	MEX	Zurich Vida, Compañía de Seguros, S.A.	0.00200
Zurich F&I Reinsurance T&C Limited	AA-0053640	N/A	TCA	Zurich Agency Services Inc.	0.00050
Zurich F&I Reinsurance T&C Limited	AA-0053640	N/A	TCA	Universal Underwriters Service Corporation	99.99950
Zurich General Insurance Company (China) Limited		N/A	CHN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Global Corporate UK Limited		N/A	GBR	Zurich Specialties London Limited	100.00000
Zurich Global Investment Management Inc.	04-3729755	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Global, Ltd.	AA-3190947	N/A	BMU	Zurich Holding Company of America, Inc.	100.00000
Zurich Group Funding Luxembourg S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	0.01988
Zurich Group Funding Luxembourg S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	99.98012
Zurich Group Pension Services (UK) Ltd		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich GSG Limited		N/A	GBR	Zurich GSH Limited	100.00000
Zurich GSH Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Crown Management Services Limited	0.8200
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Zurich Versicherungs-Gesellschaft AG	99.1800
Zurich Holding Ireland Limited		N/A	IRL	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Holdings (UK) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Immobilien Liegenschaftsverwaltungs-GesmbH		N/A	AUT	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich IMRE AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Independent Wealth Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Insurance (Taiwan) Ltd.	AA-5280035	N/A	TWN	Zurich Asia Holdings Ltd.	51.10091

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Insurance (Taiwan) Ltd.	AA-5280035	N/A	TWN	Zurich Versicherungs-Gesellschaft AG	48.62542
Zurich Insurance Brokers (Beijing) Company Limited		N/A	CHN	Zurich Insurance Holdings (Hong Kong) Limited	24.51000
Zurich Insurance Company (U.K.) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Botswana Ltd		N/A	BWA	Zurich Insurance Company South Africa Limited	100.00000
Zurich Insurance Company Escritorio de Representacao no Bras		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd.	AA-1460190	N/A	RUS	Zurich Interholding Limited	100.00000
Zurich Insurance Company Ltd., Beijing Representative Office		N/A	CHN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd., Representative Office Buenos Aires		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd., Shanghai Representative Office		N/A	CHN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company South Africa Limited	AA-1990925	N/A	ZAF	SA Fire House Limited	58.95012
Zurich Insurance Group Ltd.		N/A	CHE	Board of Directors	
Zurich Insurance Holding (Cyprus) Ltd		N/A	CYP	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Holdings (Hong Kong) Limited		N/A	HKG	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Malaysia Berhad		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Middle East S.A.L.		N/A	LBN	Zurich Versicherungs-Gesellschaft AG	99.54134
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	25.07428
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Holding Ireland Limited	70.40509
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Insurance Company Ltd - Rappresentanza Generale per I	4.52063
Zurich Insurance plc, Representative Office Buenos Aires		N/A	ARG	Zurich Insurance plc	100.00000
Zurich Insurance Services (Middle East) EC		N/A	BHR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Interholding Limited		N/A	RUS	Zurich Insurance Holding (Cyprus) Ltd	99.90000
Zurich Interholding Limited		N/A	RUS	Zurich Versicherungs-Aktiengesellschaft	0.10000
Zurich Intermediary Group Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.99995
Zurich Intermediary Group Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	0.00005
Zurich Internacional de Venezuela, C.A. de Corretaje de Reas		N/A	VEN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich International (Bermuda) Ltd.	AA-3190185	N/A	BMU	Zurich Insurance Company Ltd, Bermuda Branch	29.26778
Zurich International (Bermuda) Ltd.	AA-3190185	N/A	BMU	Zurich Versicherungs-Gesellschaft AG	70.73222
Zurich International (UK) Limited	AA-1120018	N/A	GBR	Zurich Specialties London Limited	100.00000
Zurich International Life Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich International Services (Luxembourg) S.A.		N/A	LUX	Zurich Eurolife S.A.	0.04000
Zurich International Services (Luxembourg) S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	99.96000
Zurich International Solutions Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich Invest AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Investment Management AG		N/A	CHE	Prematic Service Corporation (Nevada)	80.00000
Zurich Investment Management AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	20.00000
Zurich Investment Management Limited		N/A	AUS	Zurich Australia Limited	100.00000
Zurich Investment Services Limited		N/A	BMU	CMSH Limited	100.00000
Zurich Investments Chile S.A.		N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	0.00084
Zurich Investments Chile S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.99916
Zurich Investments Life S.p.A.		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per I	100.00000
Zurich Kunden Center GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich JVCompany Servicios Mexico, S.A. DE C.V.		N/A	MEX	Zurich Vida, Compania de Seguros, S.A.	0.00200

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich JVCompany Servicios Mexico, S.A. DE C.V.		N/A	MEX	Zurich Santander Seguros Mexico, S.A.	99.99800
Zurich Latin America Corporation	26-0530367	N/A	FL	The Zurich Services Corporation	100.00000
Zurich Latin America Holding S.L. - Sociedad Unipersonal		N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Latin American Services S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	6.32000
Zurich Latin American Services S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	93.68000
Zurich Lebensversicherungs-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Leisure Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Life and Pensions S.p.A.		N/A	ITA	Zurich Investments Life S.p.A.	100.00000
Zurich Life Assurance plc		N/A	IRL	Zurich Holding Ireland Limited	100.00000
Zurich Life Insurance Company Ltd., Representative office Buenos Aires		N/A	ARG	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Life Insurance (Singapore) Pte Ltd		N/A	SGP	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Life Insurance Italia S.p.A.		N/A	ITA	Zurich Investments Life S.p.A.	100.00000
Zurich Life SA Ltd		N/A	ZAF	Zurich Insurance Company South Africa Limited	100.00000
Zurich Management Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Minas Brasil Seguros S.A.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Pension Trustees Ireland Limited		N/A	IRL	Zurich Insurance plc	50.00000
Zurich Pension Trustees Ireland Limited		N/A	IRL	Zurich Trustee Services Limited	50.00000
Zurich Pension Trustees Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich Pensions Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Pensionskassen-Beratung AG		N/A	CHE	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Professional Limited		N/A	GBR	Zurich Holdings (UK) Limited	49.00000
Zurich Professional Limited		N/A	GBR	Zurich Specialties London Limited	51.00000
Zurich Properties (Pty) Limited		N/A	BWA	Zurich Insurance Company Botswana Ltd	100.00000
Zurich Properties Pty Limited		N/A	AUS	Zurich Australia Limited	40.00056
Zurich Properties Pty Limited		N/A	AUS	Zurich Australian Insurance Limited	59.99944
Zurich Property Services Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Realty, Inc.	30-0165071	N/A	MD	The Zurich Services Corporation	100.00000
Zurich Rechtsschutz-Schadenservice GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Reliable Insurance Limited		N/A	RUS	Zurich Insurance Company Ltd.	99.90000
Zurich Reliable Insurance Limited		N/A	RUS	Zurich Interholding Limited	0.10000
Zurich Resseguradora Brasil S.A.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	99.99999
Zurich Resseguradora Brasil S.A.		N/A	BRA	Zurich Lebensversicherungs-Gesellschaft AG	0.00001
Zurich Risk Financing SA Limited		N/A	ZAF	Zurich Insurance Company South Africa Limited	99.98975
Zurich Risk Management Services (India) Private Limited		N/A	IND	Zurich Asia Holdings Ltd.	1.00000
Zurich Risk Management Services (India) Private Limited		N/A	IND	Zurich Versicherungs-Gesellschaft AG	99.00000
Zurich Risk Services Asia Pacific Sdn Bhd		N/A	MYS	Zurich Management Services Limited	100.00000
Zurich Roadside Assistance Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Rückversicherungs-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Sacramento, Inc.		N/A	CA	JFS/ZSF 1998, L.P.	100.00000
Zurich Santander Brasil Seguros e Previdência S.A.		N/A	BRA	Zurich Santander Insurance America, S.L.	100.00000
Zurich Santander Brasil Seguros S.A.		N/A	BRA	Zurich Santander Brasil Seguros e Previdência S.A.	100.00000
Zurich Santander Holding (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Santander Holding Dos (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000
Zurich Santander Insurance America, S.L.		N/A	ESP	Zurich Latin America Holding S.L. - Sociedad Unipersonal	51.00000
Zurich Santander Seguros de Vida Chile S.A.		N/A	CHL	Inversiones ZS America Dos Limitada	99.78173
Zurich Santander Seguros de Vida Chile S.A.		N/A	CHL	Inversiones ZS America SpA	0.21827
Zurich Santander Seguros Generales Chile S.A.		N/A	CHL	Inversiones ZS America Dos Limitada	99.50540
Zurich Santander Seguros Generales Chile S.A.		N/A	CHL	Inversiones ZS America SpA	0.49460
Zurich Santander Seguros Mexico, S.A.		N/A	MEX	Inversiones ZS America SpA	0.00053
Zurich Santander Seguros Mexico, S.A.		N/A	MEX	Zurich Santander Insurance America, S.L.	99.99947
Zurich Seguros, S.A.	AA-2990865	N/A	VEN	Cursud N.V.	69.20833
Zurich Service GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Service GmbH		N/A	DEU	Zurich Versicherungs-Aktiengesellschaft	100.00000
Zurich Services (Hong Kong) Limited		N/A	HKG	Swiss Insurance Management (Hong Kong) Limited	0.00286
Zurich Services (Hong Kong) Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	99.99714
Zurich Services A.I.E.		N/A	ESP	AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Uniper	0.00008
Zurich Services A.I.E.		N/A	ESP	Bansabadi Pensions, E.G.F.P, S.A.	0.00008
Zurich Services A.I.E.		N/A	ESP	Bansabadi Seguros Generales, S.A. de Seguros y Reaseguros	0.00008
Zurich Services A.I.E.		N/A	ESP	Bansabadi Vida S.A. de Seguros y Reaseguros	0.00008
Zurich Services A.I.E.		N/A	ESP	CaixaSabadell Compania d'Assegurances Generals, S.A.	0.00008
Zurich Services A.I.E.		N/A	ESP	CAN Seguros Generales SA	0.00008
Zurich Services A.I.E.		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	97.18393
Zurich Services A.I.E.		N/A	ESP	Zurich Vida, Compania de Seguros y Reaseguros, S.A. - Socied	2.81550
Zurich Servicios de Mexico, S.A. de. C.V.		N/A	MEX	Zurich Vida, Compania de Seguros, S.A.	90.00000
Zurich Servicios de Mexico, S.A. de. C.V.		N/A	MEX	Zurich, Compania de Seguros, S.A.	10.00000
Zurich Shared Services Ireland Limited		N/A	IRL	Zurich Holding Ireland Limited	100.00000
Zurich Shared Services S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.98667
Zurich Shared Services S.A.		N/A	CHL	Zurich Investments Chile S.A.	0.01333
Zurich Sigorta A.S.		N/A	TUR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich South America Invest AB		N/A	SWE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Specialties London Limited	AA-1120001	N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Structured Finance, Inc.		N/A	DE	Centre Financial Services Holdings Limited	100.00000
Zurich Technical and Consulting Services (Beijing) Co. Ltd.		N/A	CHN	Zurich Insurance Holdings (Hong Kong) Limited	100.00000
Zurich Technology Malaysia Sdn Bhd		N/A	MYS	Zurich Technology Services Malaysia Sdn Bhd	100.00000
Zurich Technology Services Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Training and Development Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Transitional Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Treasury Services Limited		N/A	IRL	Zurich Financial Services EUB Holdings Limited	100.00000
Zurich Trust Limited		N/A	JEY	Zurich Financial Services (Isle of Man) Holdings Limited	100.00000
Zurich Trustee Company (UK) Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Trustee Services Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
Zurich UK General Employee Services Limited		N/A	GBR	Zurich UK General Services Limited	100.00000
Zurich UK General Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Versicherungs-Aktiengesellschaft	AA-1220080	N/A	AUT	Zurich Versicherungs-Gesellschaft AG	99.98125

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF ZURICH INSURANCE GROUP

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Versicherungs-Gesellschaft AG	AA-1460190	N/A	CHE	Zurich Insurance Group Ltd.	100.00000
Zurich Vertriebs GmbH	AA-1340017	N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Vida e Previdencia S.A.		N/A	BRA	Zurich Minas Brasil Seguros S.A.	100.00000
Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	AA-1840022	N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Vida, Compañía de Seguros, S.A.	AA-2734111	N/A	MEX	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Warranty Solutions, Inc.	36-4453190	N/A	IL	American Zurich Insurance Company	100.00000
Zurich Whiteley Investment Trust Limited			GBR	Zurich Insurance plc	100.00000
Zurich Whiteley Trust Limited			GBR	Zurich Whiteley Investment Trust Limited	100.00000
Zuritel S.p.A.			ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per l	99.99288
Zuritel S.p.A.			ITA	Zurich Versicherungs-Gesellschaft AG	0.00712

Note 1: Farmers Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Farmers Group, Inc., dba Farmers Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)

Note 2: Farmers Texas County Mutual Insurance Company, formed and organized pursuant to Chapter 912 of the Texas Insurance Code, is managed by Farmers Group, Inc., dba Farmers Underwriters Association

Note 3: Fire Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Fire Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)

Note 4: Foremost County Mutual Insurance Company is managed by Foremost Insurance Company Grand Rapids, Michigan.

Note 5: Foremost Lloyds of Texas underwriters are officers and/or directors of Foremost Insurance Company Grand Rapids, Michigan.

Note 6: Security National Insurance Company shares held by Bristol West Holdings, Inc. are voting shares, while those held by Insurance Data Systems, G.P. are non-voting shares.

Note 7: Truck Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Truck Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)

Note 8: Zurich Insurance Plc operates branches in the following countries: Italy (AA-1364106), Portugal (AA-1820001), Spain (AA-1840150), and United Kingdom (AA-1780059).

Note 9: Zurich Versicherungs-Aktiengesellschaft operates a branch in Germany (AA-1340017)

Note 10: Zurich Versicherungs-Gesellschaft AG also known as Zurich Insurance Company, Ltd operates branches in the following countries: Bermuda (AA-3190825), Canada (AA-1560999), Hong Kong (AA-5324112), Ireland (AA-1780042), Japan (AA-1584115), and Singapore (AA-5760036). It also operates a management entity Alpina International (AA-1460010) in Switzerland.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Bristol West Insurance Company
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NONE

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