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ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013

OF THE CONDITION AND AFFAIRS OF THE

Westfield National Insurance Company

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

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

Country of Domicile US

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

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

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

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

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

Internet Website Address www.westfieldgrp.com

Statutory Statement Contact Bambi Ann Beshire — 330-887-0101
(Name) (Area Code) (Telephone Number) (Extension)

FinancialReporting@westfieldgrp.com — 330-887-0840
(E-Mail Address) (Fax Number)

OFFICERS

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

OTHER OFFICERS

James Robert Clay (Chairman & CEO)
Dennis Paul Baus (National Surety Leader)
Bambi Ann Beshire (Group Finance & Accounting Leader)
Stephen Edward Lehecka (Group Actuarial Leader)
Heidi Storch Mack (National UW & Product Leader)
Martha Haskins Oakes (National Middle Market Leader)
Marianne Colette Parkinson (Group Customer & Marketing Leader)
Christopher Michael Paterakis (Group HR Leader)
David Campbell Peterson (National PL & SBA Leader)
Michael Joseph Prandi (National Claims Leader)
Elizabeth Margaret Riczko# (Group Analytics Leader)
Stuart Wayne Rosenberg (Group Administration Leader)
Peter Robert Schwanke (Group Risk Management Leader)
Stephen John Tien (Group IT Leader)
Craig David Welsh# (National Distribution Leader)
George Krieg Wiswesser (Group Investment Leader)

DIRECTORS OR TRUSTEES

Michael John Bernaski
Cheryl Lila Carlisle
James Robert Clay
Fariborz Ghadar
Gary Dean Hallman
Susan Jane Insley
Edward James Largent
Deborah Denine Pryce
John Lewis Watson
Thomas Eldon Workman

State of Ohio
County of Medina } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

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

Subscribed and sworn to before me this
17th day of February, 2014

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

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

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	354,905,188	0	354,905,188	321,768,327
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	120,105,027	0	120,105,027	114,030,398
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ 0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $ 0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $ 0 encumbrances)	0	0	0	0
5. Cash ($ 0 , Schedule E - Part 1) , cash equivalents ($ 0 , Schedule E - Part 2) and short-term investments ($ 1,477,099 ,Schedule DA)	1,477,099	0	1,477,099	658,360
6. Contract loans (including $ 0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	7,718,300	0	7,718,300	6,301,630
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Line 1 through Line 11)	484,205,614	0	484,205,614	442,758,715
13. Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,108,468	0	5,108,468	4,625,775
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	11,955,502	1,353,758	10,601,744	10,225,091
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 151,255 earned but unbilled premiums)	68,406,871	15,125	68,391,746	63,113,878
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	0	0	0	4,180,869
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets ($ 0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	3,638,716	0	3,638,716	0
24. Health care ($ 0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	573,315,171	1,368,883	571,946,288	524,904,328
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Line 26 and Line 27)	573,315,171	1,368,883	571,946,288	524,904,328
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0	0
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	147,069,969	147,446,134
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	46,995,514	44,960,365
4. Commissions payable, contingent commissions and other similar charges	16,148,994	13,115,542
5. Other expenses (excluding taxes, licenses and fees)	7,756,018	7,021,677
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,256,055	3,065,714
7.1 Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	648,435	396,598
7.2 Net deferred tax liability	2,447,928	0
8. Borrowed money $ 0 and interest thereon $ 0	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 152,259,694 and including warranty reserves of $ 0 and accrued accident and health experience rating refunds including $ 0 for medical loss ratio rebate per the Public Health Service Act)	104,242,940	99,347,675
10. Advance premium	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	194,529	741,100
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (including $ 0 certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	827,135
20. Derivatives	0	0
21. Payable for securities	0	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes $ 0 and interest thereon $ 0	0	0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	328,760,382	316,921,940
27. Protected cell liabilities	0	0
28. Total liabilities (Line 26 and Line 27)	328,760,382	316,921,940
29. Aggregate write-ins for special surplus funds	49,468,509	32,706,982
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	750,000	750,000
35. Unassigned funds (surplus)	189,967,397	171,525,406
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 $ 0)	0	0
36.2 0 shares preferred (value included in Line 31 $ 0)	0	0
37. Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	243,185,906	207,982,388
38. Totals (Page 2, Line 28, Column 3)	571,946,288	524,904,328
DETAILS OF WRITE-INS		
2501.	0	0
2502.	0	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0
2901. General voluntary reserve	49,468,509	32,706,982
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	49,468,509	32,706,982
3201.	0	0
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	212,905,538	205,833,332
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	101,496,183	109,655,954
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	25,831,964	23,850,813
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	75,780,519	71,687,555
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	203,108,666	205,194,322
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	9,796,872	639,010
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	16,135,856	16,997,635
10. Net realized capital gains (losses) less capital gains tax of $ 3,046,636 (Exhibit of Capital Gains (Losses))	5,658,039	6,113,791
11. Net investment gain (loss) (Line 9 plus Line 10)	21,793,895	23,111,426
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered $ 822,293 ,amount charged off $ 1,101,629)	(279,336)	(249,554)
13. Finance and service charges not included in premiums	1,078,639	1,217,487
14. Aggregate write-ins for miscellaneous income	16,003	3,000
15. Total other income (Line 12 through Line 14)	815,306	970,933
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	32,406,073	24,721,369
17. Dividends to policyholders	791,898	602,484
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)	31,614,175	24,118,885
19. Federal and foreign income taxes incurred	6,440,202	4,324,720
20. Net income (Line 18 minus Line 19) (to Line 22)	25,173,973	19,794,165
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	207,982,388	186,585,060
22. Net income (from Line 20)	25,173,973	19,794,165
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $ 5,866,534	10,894,992	1,200,343
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(762,263)	(770,443)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(103,184)	1,173,263
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	500,000
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	(500,000)
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	35,203,518	21,397,328
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	243,185,906	207,982,388
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Net other interest income	16,003	3,000
1402.	0	0
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	16,003	3,000
3701.	0	0
3702.	0	0
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	211,496,527	205,560,575
2. Net investment income	20,892,679	21,087,833
3. Miscellaneous income	815,306	970,932
4. Total (Line 1 through Line 3)	233,204,512	227,619,340
5. Benefit and loss related payments	101,872,349	116,501,819
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	95,672,194	90,678,921
8. Dividends paid to policyholders	791,898	602,484
9. Federal and foreign income taxes paid (recovered) net of $ 3,046,636 tax on capital gains (losses)	9,235,002	7,463,745
10. Total (Line 5 through Line 9)	207,571,443	215,246,969
11. Net cash from operations (Line 4 minus Line 10)	25,633,069	12,372,371
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	43,491,898	45,395,572
12.2 Stocks	24,080,751	16,000,534
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	880
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	67,572,649	61,396,986
13. Cost of investments acquired (long-term only):		
13.1 Bonds	81,912,556	39,372,966
13.2 Stocks	6,008,572	34,547,662
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	2,020,274
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Line 13.1 through Line 13.6)	87,921,128	75,940,902
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(20,348,479)	(14,543,916)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(4,465,851)	786,230
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(4,465,851)	786,230
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	818,739	(1,385,315)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	658,360	2,043,675
19.2 End of year (Line 18 plus Line 19.1)	1,477,099	658,360

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	1,957,057	920,308	988,718	1,888,647
2. Allied lines	1,673,807	803,747	881,826	1,595,728
3. Farmowners multiple peril	7,054,402	3,297,563	3,473,148	6,878,817
4. Homeowners multiple peril	27,252,650	13,978,058	14,901,373	26,329,335
5. Commercial multiple peril	45,967,348	21,288,415	22,167,356	45,088,407
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	8,671,589	4,031,408	4,089,617	8,613,380
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	460,289	268,671	271,242	457,718
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	16,409,546	7,037,762	7,127,558	16,319,750
17.1 Other liability - occurrence	14,987,633	7,194,020	7,740,706	14,440,947
17.2 Other liability - claims-made	215,208	99,435	97,134	217,509
17.3 Excess Workers' Compensation	0	0	0	0
18.1 Products liability - occurrence	367,583	168,211	188,684	347,110
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	22,480,903	11,443,431	11,455,638	22,468,696
19.3, 19.4 Commercial auto liability	26,498,678	10,985,051	12,245,182	25,238,547
21. Auto physical damage	28,653,187	13,012,306	13,967,211	27,698,282
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	374,285	215,827	225,389	364,723
24. Surety	5,878,732	3,514,623	3,326,377	6,066,978
26. Burglary and theft	33,751	15,827	15,926	33,652
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	8,864,155	1,073,013	1,079,854	8,857,314
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	217,800,803	99,347,676	104,242,939	212,905,540
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	988,718	0	0	0	988,718
2. Allied lines	881,826	0	0	0	881,826
3. Farmowners multiple peril	3,473,148	0	0	0	3,473,148
4. Homeowners multiple peril	14,901,373	0	0	0	14,901,373
5. Commercial multiple peril	22,167,356	0	0	0	22,167,356
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	4,089,617	0	0	0	4,089,617
10. Financial guaranty	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0
12. Earthquake	271,242	0	0	0	271,242
13. Group accident and health	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	0	0	0	0	0
16. Workers' compensation	7,127,443	115	0	0	7,127,558
17.1 Other liability - occurrence	7,740,638	68	0	0	7,740,706
17.2 Other liability - claims-made	97,134	0	0	0	97,134
17.3 Excess Workers' Compensation	0	0	0	0	0
18.1 Products liability - occurrence	187,710	974	0	0	188,684
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	11,455,638	0	0	0	11,455,638
19.3, 19.4 Commercial auto liability	12,245,182	0	0	0	12,245,182
21. Auto physical damage	13,967,211	0	0	0	13,967,211
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	140,353	85,036	0	0	225,389
24. Surety	1,012,476	2,313,901	0	0	3,326,377
26. Burglary and theft	15,806	120	0	0	15,926
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	1,079,854	0	0	0	1,079,854
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	101,842,725	2,400,214	0	0	104,242,939
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					104,242,939
DETAILS OF WRITE-INS					
3401.	0	0	0	0	0
3402.	0	0	0	0	0
3403.	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
1. Fire	61,661	1,957,057	0	61,615	46	1,957,057
2. Allied lines	91,219	1,673,807	0	91,219	0	1,673,807
3. Farmowners multiple peril	0	7,054,402	0	0	0	7,054,402
4. Homeowners multiple peril	113,246,491	27,252,650	0	107,622,260	5,624,231	27,252,650
5. Commercial multiple peril	7,204,826	45,967,348	0	7,115,386	89,440	45,967,348
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	6,917,608	8,671,589	0	6,838,448	79,160	8,671,589
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	1,848,417	460,289	0	1,631,368	217,049	460,289
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	12,502,823	16,409,546	21,115	11,747,561	776,377	16,409,546
17.1 Other liability - occurrence	11,038,386	14,987,633	0	10,045,396	992,990	14,987,633
17.2 Other liability - claims-made	93,660	215,208	0	44,365	49,295	215,208
17.3 Excess Workers' Compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	12,843	367,583	0	12,843	0	367,583
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	77,380,794	22,480,903	0	77,380,794	0	22,480,903
19.3, 19.4 Commercial auto liability	2,342,972	26,498,678	(6,891)	2,334,804	1,277	26,498,678
21. Auto physical damage	68,407,767	28,653,187	0	68,052,289	355,478	28,653,187
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	71,337	374,285	0	71,337	0	374,285
24. Surety	246,141	5,878,732	0	191,975	54,166	5,878,732
26. Burglary and theft	8,177	33,751	0	8,177	0	33,751
27. Boiler and machinery	312,834	0	0	0	312,834	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	8,864,155	0	0	0	8,864,155
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	301,787,956	217,800,803	14,224	293,249,837	8,552,343	217,800,803
DETAILS OF WRITE-INS						
3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	0	596,015	0	596,015	344,812	112,591	828,236	43.9
2. Allied lines	0	793,948	0	793,948	159,816	260,865	692,899	43.4
3. Farmowners multiple peril	0	2,993,814	0	2,993,814	673,997	1,099,120	2,568,691	37.3
4. Homeowners multiple peril	61,205,811	13,792,071	61,205,811	13,792,071	4,920,940	5,222,530	13,490,481	51.2
5. Commercial multiple peril	820,301	21,651,060	820,301	21,651,060	32,979,273	33,942,081	20,688,252	45.9
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	1,846,029	3,147,091	1,846,029	3,147,091	636,851	749,305	3,034,637	35.2
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	202	5	197	0.0
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	7,355,954	10,335,605	7,365,965	10,325,594	30,506,000	32,443,050	8,388,544	51.4
17.1 Other liability - occurrence	692,222	3,149,556	807,222	3,034,556	20,511,359	20,401,724	3,144,191	21.8
17.2 Other liability - claims-made	0	14,146	0	14,146	88,726	37,164	65,708	30.2
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	184,712	0	184,712	3,930,501	4,084,010	31,203	9.0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	47,795,077	13,971,337	47,795,077	13,971,337	16,322,806	17,247,871	13,046,272	58.1
19.3, 19.4 Commercial auto liability	1,652,251	14,199,213	1,657,107	14,194,357	27,031,396	24,499,259	16,726,494	66.3
21. Auto physical damage	37,429,418	15,691,188	37,429,418	15,691,188	1,861,565	1,914,496	15,638,257	56.5
22. Aircraft (all perils)	0	0	0	0	56	56	0	0.0
23. Fidelity	0	155,482	0	155,482	215,059	328,256	42,285	11.6
24. Surety	0	1,164,631	0	1,164,631	925,233	1,746,759	343,105	5.7
26. Burglary and theft	0	13,885	0	13,885	1,215	8,040	7,060	21.0
27. Boiler and machinery	15,304	0	15,304	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance- Nonproportional Assumed Property	XXX	148,460	0	148,460	5,960,163	3,348,952	2,759,671	31.2
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	158,812,367	102,002,214	158,942,234	101,872,347	147,069,970	147,446,134	101,496,183	47.7
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	0	311,071	0	311,071	1,138	33,740	1,138	344,811	43,604
2. Allied lines	0	98,391	0	98,391	2,827	61,425	2,827	159,816	24,896
3. Farmowners multiple peril	0	501,673	0	501,673	0	172,324	0	673,997	150,939
4. Homeowners multiple peril	16,818,807	3,920,074	16,818,807	3,920,074	3,960,009	1,000,866	3,960,009	4,920,940	794,889
5. Commercial multiple peril	888,891	20,847,157	888,891	20,847,157	1,290,792	12,132,116	1,290,792	32,979,273	19,477,174
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	204,944	512,394	204,944	512,394	98,211	124,456	98,211	636,850	177,626
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	1,350	176	1,350	176	85	26	85	202	186
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	11,197,327	17,286,101	11,208,319	17,275,109	10,803,380	13,235,384	10,807,872	30,506,001	5,203,901
17.1 Other liability - occurrence	521,100	6,376,118	1,653,896	5,243,322	10,596,991	15,268,037	10,596,991	20,511,359	5,047,576
17.2 Other liability - claims-made	0	44,981	0	44,981	0	43,745	0	88,726	24,891
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	0	1,042,377	400,000	642,377	1,850	3,288,124	1,850	3,930,501	1,575,841
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	46,089,056	13,767,924	46,089,056	13,767,924	8,668,110	2,554,881	8,668,110	16,322,805	4,548,262
19.3, 19.4 Commercial auto liability	1,435,159	18,414,085	1,442,083	18,407,161	656,530	8,626,811	659,106	27,031,396	7,976,222
21. Auto physical damage	1,879,395	968,487	1,879,395	968,487	1,727,958	893,078	1,727,958	1,861,565	358,037
22. Aircraft (all perils)	0	56	0	56	0	0	0	56	0
23. Fidelity	0	166,270	0	166,270	11,608	48,789	11,608	215,059	72,239
24. Surety	300	561,161	300	561,161	188	364,071	188	925,232	1,518,979
26. Burglary and theft	0	974	0	974	63	240	63	1,214	252
27. Boiler and machinery	12,900	0	12,900	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance- Nonproportional Assumed Property	XXX	1,134,873	0	1,134,873	XXX	4,825,290	0	5,960,163	0
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	79,049,229	85,954,343	80,599,941	84,403,631	37,819,740	62,673,403	37,826,808	147,069,966	46,995,514
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	4,381,675	0	0	4,381,675
1.2 Reinsurance assumed	12,240,581	0	0	12,240,581
1.3 Reinsurance ceded	5,406,067	0	0	5,406,067
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	11,216,189	0	0	11,216,189
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	41,258,450	0	41,258,450
2.2 Reinsurance assumed excluding contingent	0	33,619,856	0	33,619,856
2.3 Reinsurance ceded excluding contingent	0	41,261,771	0	41,261,771
2.4 Contingent - direct	0	8,836,155	0	8,836,155
2.5 Contingent - reinsurance assumed	0	6,965,368	0	6,965,368
2.6 Contingent - reinsurance ceded	0	8,836,155	0	8,836,155
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	40,581,903	0	40,581,903
3. Allowances to manager and agents	0	280,149	0	280,149
4. Advertising	0	384,219	0	384,219
5. Boards, bureaus and associations	159,908	897,841	0	1,057,749
6. Surveys and underwriting reports	0	889,280	0	889,280
7. Audit of assureds' records	0	103,420	0	103,420
8. Salary and related items:				
8.1 Salaries	6,809,292	12,195,956	281,988	19,287,236
8.2 Payroll taxes	518,928	901,411	16,932	1,437,271
9. Employee relations and welfare	1,941,144	3,415,309	74,645	5,431,098
10. Insurance	276	375,817	(10)	376,083
11. Directors' fees	0	0	0	0
12. Travel and travel items	509,379	689,521	4,182	1,203,082
13. Rent and rent items	615,876	1,223,266	16,074	1,855,216
14. Equipment	105,563	238,336	2,429	346,328
15. Cost or depreciation of EDP equipment and software	104,261	694,949	3,360	802,570
16. Printing and stationery	76,095	147,214	1,299	224,608
17. Postage, telephone and telegraph, exchange and express	220,369	669,764	22,778	912,911
18. Legal and auditing	53,800	408,517	29,482	491,799
19. Totals (Line 3 through Line 18)	11,114,891	23,514,969	453,159	35,083,019
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 4,152	0	4,648,614	0	4,648,614
20.2 Insurance department licenses and fees	0	184,183	0	184,183
20.3 Gross guaranty association assessments	0	6,194	0	6,194
20.4 All other (excluding federal and foreign income and real estate)	0	268,639	0	268,639
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	5,107,630	0	5,107,630
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	3,500,885	6,576,019	307,751	10,384,655
25. Total expenses incurred	25,831,965	75,780,521	760,910	(a) 102,373,396
26. Less unpaid expenses - current year	46,995,514	26,581,226	579,842	74,156,582
27. Add unpaid expenses - prior year	44,960,365	22,676,085	526,848	68,163,298
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	23,796,816	71,875,380	707,916	96,380,112
DETAILS OF WRITE-INS				
2401. Electronic data processing service	1,167,664	3,537,136	78,013	4,782,813
2402. Management fee	482,963	1,879,720	214,448	2,577,131
2403. Unallocated LAE reserve change and other ULAE	1,623,650	0	0	1,623,650
2498. Summary of remaining write-ins for Line 24 from overflow page	226,608	1,159,163	15,290	1,401,061
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	3,500,885	6,576,019	307,751	10,384,655

(a) Includes management fees of $ 2,577,130 to affiliates and $ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 5,147,735	5,115,672
1.1	Bonds exempt from U.S. tax	(a) 1,977,596	2,280,316
1.2	Other bonds (unaffiliated)	(a) 5,391,988	5,538,712
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 0	0
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	3,532,841	3,598,154
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 213	213
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	363,700	363,700
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	16,414,073	16,896,767
11.	Investment expenses		(g) 760,911
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Line 11 through Line 15)		760,911
17.	Net investment income (Line 10 minus Line 16)		16,135,856
	DETAILS OF WRITE-INS		
0901.		0	0
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		0

(a) Includes $ 27,594 accrual of discount less $ 5,214,116 amortization of premium and less $ 971,328 paid for accrued interest on purchases.
(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.
(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 0 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Col. 1 + Col. 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(208,773)	0	(208,773)	0	0
1.1	Bonds exempt from U.S. tax	132,622	0	132,622	0	0
1.2	Other bonds (unaffiliated)	(21,125)	0	(21,125)	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	8,989,186	(187,235)	8,801,951	15,344,856	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	1,416,670	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	8,891,910	(187,235)	8,704,675	16,761,526	0
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Line 1 to Line 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,353,758	1,257,550	(96,208)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	15,125	8,149	(6,976)
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	1,368,883	1,265,699	(103,184)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	1,368,883	1,265,699	(103,184)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0
2501.	0	0	0
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies-
   A. Accounting Practices
   The financial statements of Westfield National Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

   The Ohio Department of Insurance recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

   The Company has not implemented any prescribed or permitted accounting practices by the State of Ohio that differ from those found in NAIC SAP.

   A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	12/31/2013	12/31/2012
NET INCOME			
(1) Westfield National Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	$ 25,173,973	$ 19,794,165
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	$ 25,173,973	$ 19,794,165
SURPLUS			
(5) Westfield National Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	$ 243,185,906	$ 207,982,388
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	$ 243,185,906	$ 207,982,388

   B. Use of Estimates in the Preparation of the Financial Statements
   The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

   C. Accounting Policy
   Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

   Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable. In addition, the Company uses the following accounting policies:
   (1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.
   (2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.
   (3) Common stocks are stated at market per SSAP No.30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.
   (4) Redeemable preferred stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual preferred stocks are stated at cost. Preferred stocks with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No.32.
   (5) The Company does not hold any mortgage loans.
   (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No.43R.
   (7) The Company has no subsidiaries, controlled or affiliated company investments.
   (8) The Company has minor ownership interests in partnerships. These have underlying characteristics of common stock and are carried at market value per SSAP No.30.
   (9) The Company does not invest in derivative instruments.
   (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
   (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.
   (12) The Company has not modified its capitalization policy from the prior period.
   (13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

2. Accounting Changes and Corrections of Errors-
   The Company did not have any material changes in accounting principles or correction of errors during the year.

3. Business Combinations and Goodwill-
   A. Statutory Purchase Method- Not applicable

   B. Statutory Merger- Not applicable

   C. Impairment Loss- Not applicable

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

5. Investments-
   A. Mortgage Loans, including Mezzanine Real Estate Loans
   The Company does not invest in mortgage loans. No mezzanine real estate loans are held.

   B. Debt Restructuring
   The Company is not a creditor for any loans that have been restructured.

   C. Reverse Mortgages
   The Company does not invest in reverse mortgages.

   D. Loan-Backed Securities
   (1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.
   (2-3) No other-than-temporary impairments have been recognized on loan-backed securities.
   (4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2013 are summarized below:

Less than 12 Months		12 Months or Longer		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
$ 14,984,858	$ (423,294)	$ 0	$ 0	$ 14,984,858	$ (423,294)

NOTES TO FINANCIAL STATEMENTS

(5) In concluding that the impairments are not other-than-temporary, the Company has considered the following general categories of information:
- Length of time and extent to which the fair value has been less than cost
- Issuer credit quality
- Industry sector considerations
- General interest rate environment
- Probability of collecting future cash flows

E. Repurchase Agreements and/or Securities Lending Transactions
The Company does not have any investments in repurchase agreements or securities lending.

F. Real Estate- Not applicable

G. Investments in low-income housing tax credits (LIHTC)
The Company does not invest in any low income housing which qualifies for tax credits.

H. Restricted Assets
(1) Restricted Assets (Including Pledged)

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.00%	0.00%
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale	0	0	0	0	0	0	0	0	0.00%	0.00%
i. On deposit with states	6,183,372	0	0	0	6,183,372	5,131,981	1,051,391	6,183,372	1.08%	1.08%
j. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0.00%	0.00%
k. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0.00%	0.00%
l. Other restricted assets	0	0	0	0	0	0	0	0	0.00%	0.00%
m. Total Restricted Assets	$ 6,183,372	$ 0	$ 0	$ 0	$ 6,183,372	$ 5,131,981	$1,051,391	$ 6,183,372	1.08%	1.08%

(a) Subset of column 1
(b) Subset of column 3

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable

6. Joint Ventures, Partnerships, and Limited Liability Companies-
A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Venture, Partnerships and Limited Liability Companies during the statement period.

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

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

9. Income Taxes-
A The components of the net deferred tax assets/(liability) for the current reporting period are as follows:

	12/31/2013			12/31/2012			Change		
	($000 OMITTED)								
1	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
(a) Gross deferred tax assets	16,060	3,404	19,464	16,257	3,949	20,206	(197)	(545)	(742)
(b) Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	16,060	3,404	19,464	16,257	3,949	20,206	(197)	(545)	(742)
(d) Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal net admitted deferred tax asset (1c - 1d)	16,060	3,404	19,464	16,257	3,949	20,206	(197)	(545)	(742)
(f) Deferred tax liabilities	1,489	20,423	21,912	1,562	14,463	16,025	(73)	5,960	5,887
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	14,571	(17,019)	(2,448)	14,695	(10,514)	4,181	(124)	(6,505)	(6,629)

NOTES TO FINANCIAL STATEMENTS

2 Admission calculation components SSAP No. 101:

	12/31/2013			12/31/2012			Change		
	($000 OMITTED)								
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	11,196	3,404	14,600	4,387	554	4,941	6,809	2,850	9,659
(b) Adjusted gross DTA expected to be realized (Excluding the amount of DTA from 2(a) above) after application of the threshold limitation	4,864	0	4,864	7,367	1,765	9,132	(2,503)	(1,765)	(4,268)
i Adjusted gross DTA expected to be realized following BS date	4,864	0	4,864	7,367	1,765	9,132	(2,503)	(1,765)	(4,268)
ii Adjusted gross DTA allowed per limitation threshold	10,972	2,121	13,093	11,754	2,319	14,073	(782)	(198)	(980)
(c) Adjusted gross DTA excluding the amount of DTA from a. and b. above offset by gross DTL	0	0	0	4,503	1,630	6,133	(4,503)	(1,630)	(6,133)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (a+b+c)	16,060	3,404	19,464	16,257	3,949	20,206	(197)	(545)	(742)

3

	2013	2012
	($000 OMITTED)	
(a) Ratio percentage used to determine recovery period and threshold limitation amount	930.4%	819.2%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b) ii above	230,633	199,299

4 Impact of tax planning strategies

	12/31/2013			12/31/2012			Change		
	($000 OMITTED)								
	(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1 + 2) Total Percent	(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent	(7) (Col 1 - 4) Ordinary Percent	(8) (Col 2 - 5) Capital Percent	(9) (Col 7 + 8) Total Percent
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage									
1 Adjusted gross DTAs amounts from note 9A1(c)	16,060	3,404	19,464	16,257	3,949	20,206	(197)	(545)	(742)
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%	18.1%	0.0%	18.1%	(18.1%)	0.0%	(18.1%)
3 Net admitted adjusted gross DTAs amount from note 9A1(e)	16,060	3,404	19,464	16,257	3,949	20,206	(197)	(545)	(742)
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%	18.1%	0.0%	18.1%	(18.1%)	0.0%	(18.1%)

(b) Does the company's tax planning strategies include the use of reinsurance? Yes ______ No ___X___

B Deferred tax liabilities that are not recognized:
There are no temporary differences for which deferred tax liabilities are not recognized.

C

1 Current income taxes incurred consist of the following major components:	(1) 12/31/2013	(2) 12/31/2012	(Col 1 - 2) Change
	($000 OMITTED)		
(a) Federal	9,856	7,679	2,177
(b) Foreign	6	12	(6)
(c) Subtotal	9,862	7,691	2,171
(d) Federal income tax on net capital gain	(3,047)	(3,292)	245
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	(375)	(74)	(301)
(g) Federal and foreign income taxes incurred	6,440	4,325	2,115

2 The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:	(1) 12/31/2013	(2) 12/31/2012	(Col 1 - 2) Change
Deferred tax assets:	($000 OMITTED)		
(a) Ordinary deferred tax assets:			
1 Loss reserve discounting	4,800	5,303	(503)
2 Unearned premium reserve	7,675	7,332	343
3 Investments	6	6	0
4 Guarantee fund accrual	0	0	0
5 Salvage and subrogation	1,625	1,673	(48)
6 Fixed assets	209	209	0
7 Deferred compensation	0	0	0
8 Pension accrual	1,735	1,723	12
9 Other assets (including item <5% of total)	10	11	(1)
(99) Subtotal	16,060	16,257	(197)
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted ordinary deferred tax assets	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	16,060	16,257	(197)
(e) Capital deferred tax assets:			
1 Investments	3,027	3,632	(605)
2 Net capital loss carryforward	0	0	0
3 Fixed assets	0	0	0
4 Other assets (including item <5% of total)	377	317	60
(99) Subtotal	3,404	3,949	(545)
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted ordinary deferred tax assets	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	3,404	3,949	(545)
(i) Admitted deferred tax assets (2d + 2h)	19,464	20,206	(742)

NOTES TO FINANCIAL STATEMENTS

3 Deferred tax liabilities:

(a) Ordinary deferred tax liabilities			
1 Investments	54	31	23
2 Fixed assets	4	4	0
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	0	0	0
5 Other liabilities (including item <5% of total)	1,431	1,527	(96)
(99) Subtotal	1,489	1,562	(73)
(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	18,724	12,857	5,867
2 Investments	1,699	1,606	93
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	20,423	14,463	5,960
(c) Deferred tax liabilities (3a99 + 3b99)	21,912	16,025	5,887

4 Net admitted deferred tax asset / (liability) (2i - 3c)	(2,448)	4,181	(6,629)

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

	12/31/2013	12/31/2012	Change
	($000 OMITTED)		
Net deferred tax asset (liability)	(2,448)	4,181	(6,629)
Tax-effect of unrealized gains and losses	(18,724)	(12,857)	(5,867)
Net tax effect without unrealized gains and losses	16,276	17,038	(762)
Change in deferred income tax			(762)

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

	12/31/2013	12/31/2012
	($000 OMITTED)	
1 Income taxes incurred, gross of capital gains tax (benefit)	9,487	7,617
2 Change in deferred income tax (without tax on unrealized gains and losses)	762	770
3 Total income tax reported	10,249	8,387
4 Statutory income before taxes, gross of capital gains tax (benefit)	34,661	27,411
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	12,131	9,594
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	(660)	(641)
b. Nondeductible expenses for meals, penalties, and lobbying	70	72
c. Tax exempt income	(972)	(834)
d. Prior period adjustment	(244)	3
e. Deferred tax benefit (expense) on nonadmitted assets	(61)	(28)
f. Deferred tax benefit (expense) on retirement liability	0	0
g. Appreciation on donated property	0	0
h. IRC 832(b)(5) adjustment	245	0
i. Other	(260)	221
7 Total federal income tax reported	10,249	8,387

E Operating loss carryforward

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

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

	Ordinary	Capital	Total
2013	6,809	3,047	9,856
2012	4,387	3,292	7,679
2011	XXX	0	0

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

F Consolidated Federal Income Tax Return

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

Westfield Insurance Company	Westfield Services, Inc.
Westfield National Insurance Company	Westfield Bancorp, Inc.
American Select Insurance Company	Westfield Bank, FSB
Old Guard Insurance Company	Westfield Credit Corp.
Westfield Management Company	

2 Each company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

NOTES TO FINANCIAL STATEMENTS

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

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

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

    D. Affiliated Balances due to and from the Company at 12/31/2013 and 12/31/2012 respectively were:

	12/31/2013	12/31/2012
Ohio Farmers Insurance Company	$ 3,638,716	$ 0
Affiliated Receivable	$ 3,638,716	$ 0
Ohio Farmers Insurance Company	$ 0	$ 827,135
Affiliated Payable	$ 0	$ 827,135

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

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

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

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

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

A. Defined Benefit Pension Plan and Postretirement (Other) Benefit Plans

The Company's parent, Ohio Farmers Insurance Company (OFIC), sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2013, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2013 and 2012:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2013	2012	2013	2012
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 339,696,450	$ 287,827,003
2. Service cost	0	0	12,162,220	10,687,706
3. Interest cost	0	0	14,525,725	14,772,273
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(42,406,194)	47,482,603
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(11,409,923)	(25,338,677)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 312,568,278	$ 335,430,908

b. Postretirement Benefits

	Overfunded		Underfunded	
	2013	2012	2013	2012
1. Benefit obligation at beginning of year	$ 0	$ 24,332,644	$ 40,559,391	$ 0
2. Service cost	0	1,424,507	969,885	0
3. Interest cost	0	1,283,661	1,711,354	0
4. Contribution by plan participants	0	948,362	1,305,027	0
5. Actuarial (gain) loss	0	2,996,465	(6,494,891)	0
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	(3,413,384)	(3,144,368)	0
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 27,572,255	$ 34,906,398	$ 0

c. Nonqualified Benefits

	Overfunded		Underfunded	
	2013	2012	2013	2012
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 59,077,576	$ 53,069,826
2. Service cost	0	0	558,750	989,871
3. Interest cost	0	0	2,608,560	2,579,218
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(3,616,979)	6,462,242
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(4,340,613)	(4,023,581)
8. Plan amendments	0	0	6,435,695	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 60,722,989	$ 59,077,576

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Fair value of plan assets at beginning of year	$ 262,328,515	$ 252,646,720	$ 28,414,149	$ 28,237,863	$ 0	$ 0
b. Actual return on plan assets	37,031,508	26,120,472	4,029,419	2,569,142	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Employer contribution	10,200,000	8,900,000	215,692	395,719	4,340,613	4,023,581
e. Plan participants' contributions	0	0	1,305,027	948,362	0	0
f. Benefits paid	(11,409,923)	(25,338,677)	(3,467,921)	(3,736,937)	(4,340,613)	(4,023,581)
g. Business combinations, divestitures, and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$ 298,150,100	$ 262,328,515	$ 30,496,366	$ 28,414,149	$ 0	$ 0

(3) Funded status

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
Overfunded:						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	$ 45,880,118	$ 51,113,508	$ 3,948,649	$ 5,630,455	$ 0	$ 0
2. Overfunded plan assets	(45,880,118)	0	(3,948,649)	0	0	0
3. Total assets (nonadmitted)	$ 0	$ 51,113,508	$ 0	$ 5,630,455	$ 0	$ 0
Underfunded:						
b. Liabilities recognized						
1. Accrued benefits costs	$ 0	$ 0	$ 0	$ 0	$ 44,394,951	$ 44,039,013
2. Liability for benefits	14,418,178	32,815,807	1,214,524	0	16,328,038	15,038,563
3. Total liabilities recognized	$ 14,418,178	$ 32,815,807	$ 1,214,524	$ 0	$ 60,722,989	$ 59,077,576
c. Unrecognized liabilities	$ 0	$ 0	$ 3,195,508	$ 0	$ 0	$ 0

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Service cost	$ 12,162,220	$ 10,687,706	$ 969,885	$ 1,424,507	$ 558,750	$ 989,871
b. Interest cost	14,525,725	14,772,273	1,711,354	1,283,661	2,608,560	2,579,218
c. Expected return on plan assets	(22,141,165)	(20,571,562)	(2,185,792)	(2,168,487)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	7,886,953	5,294,962	660,671	354,497	917,231	323,152
f. Prior service cost or credit	2,999,657	1,000,809	417,827	(431,783)	612,010	60,985
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$ 15,433,390	$ 11,184,188	$ 1,573,945	$ 462,395	$ 4,696,551	$ 3,953,226

(5) Amounts in unassigned (funds) surplus recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Items not yet recognized as a component of net periodic cost - prior year	$ (124,215,901)	$ 0	$ (4,788,561)	$ 0	$ (15,038,563)	$ 0
b. Net transition asset or obligation recognized	0	0	0	0	0	0
c. Net prior service cost or credit arising during the year	(4,265,542)	0	(12,987,136)	0	(6,435,695)	0
d. Net prior service cost or credit recognized	2,999,657	0	417,827	0	612,010	0
e. Net gain or loss arising during the year	57,296,537	0	8,338,518	0	3,616,979	0
f. Net gain or loss recognized	7,886,953	0	660,671	0	917,231	0
g. Items not yet recognized as a component of net periodic cost - current year	$ (60,298,296)	$ 0	$ (8,358,681)	$ 0	$ (16,328,038)	$ 0

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(6) Amounts in unassigned funds expected to be recognized in the next fiscal year as components of net periodic benefit cost

	Pension Benefits 2014	Postretirement Benefits 2014	Nonqualified Benefits 2014
a. Net transition asset or obligation	$ 0	$ 0	$ 0
b. Net prior service cost or credit	2,812,961	384,349	612,010
c. Net recognized gains and losses	$ 2,206,741	$ 0	$ 328,784

(7) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	5,707,393	0	5,961,979	0	6,411,270	0
c. Net recognized gains and losses	54,590,903	0	2,396,702	0	9,916,768	0
d. Total amounts in unassigned funds (surplus)	$ 60,298,296	$ 0	$ 8,358,681	$ 0	$ 16,328,038	$ 0

(8) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Weighted-average discount rate	4.23%	5.21%	4.14%	5.15%	3.89%	4.82%
b. Expected long-term rate of return on plan assets	8.375%	8.375%	8.00%	8.00%	NA	NA
c. Rate of compensation increase	3.00%	3.00%	NA	NA	3.00%	NA
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:						
d. Weighted average discount rate	5.13%	4.23%	5.06%	4.14%	4.93%	3.89%
e. Rate of compensation increase*	3.00%	3.00%	NA	NA	3.00%	NA

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

For measurement purposes, a 7.25% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2013 (7.50% for 2012). The rate is assumed to decrease to 7.00% for 2014, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

The measurement date (annual valuation) used to determine other postretirement benefit measurements for postretirement benefit plans that make up at least the majority of plan assets and benefit obligation is December 31 (based on January 1 participant data). The fair market value of assets is measured and updated as of December 31.

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was $276,072,455 for 2013 and $295,144,322 for 2012. The amount of the accumulated benefit obligation for the Nonqualified Plan was $57,511,771 for 2013 and $59,077,576 for 2012.

(10) In addition to pension benefits, OFIC provides certain health care and life insurance benefits for retired employees and their eligible dependents via the Ohio Farmers Insurance Company Group Health Benefit Plan and Ohio Farmers Insurance Company Group Life Insurance Plan (Postretirement Benefit Plans). Employees who meet the requirements for retirement and other eligibility prerequisites are eligible for these benefits. OFIC's future obligation for annual medical and dental costs is generally limited to between $1,500 and $6,500 per covered individual based on age and years of service. New employees hired on January 1, 2002 or after are not eligible for the postretirement benefits under the OFIC Group Health Benefit Plan.

The OFIC Group Life Plan provides a flat $15,000 postretirement life insurance benefit for all current and future retirees. The cost of postretirement benefits is accrued during the years after retirement eligibility occurs.

OFIC also sponsors a nonqualified Supplemental Executive Retirement Plan (SERP) and Supplemental Executive Retirement Compensation Plan (SERC). The SERP and SERC, which are unfunded, provide benefits to eligible senior leadership positions based on average earnings, years of service, and age at retirement.

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

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	$ (28,001)	$ 25,496
b. Effect on postretirement benefit obligation	$ (418,772)	$ 383,840

(12) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year(s)	Pension	Postretirement	Nonqualified	Total
a. 2014	$ 12,555,719	$ 2,367,916	$ 4,291,199	$ 19,214,834
b. 2015	13,210,879	2,250,194	4,255,097	19,716,170
c. 2016	13,911,699	2,203,493	4,212,792	20,327,984
d. 2017	14,667,964	2,167,244	4,163,887	20,999,095
e. 2018	15,471,066	2,164,427	4,121,468	21,756,961
f. 2019 through 2023	$ 90,786,211	$ 10,383,620	$ 19,982,567	$ 121,152,398

(13) OFIC may not have any regulatory pension plan contribution requirements for 2014; however, OFIC currently intends to make a voluntary contribution of approximately $11.4 million to the defined benefit pension plan with reference to OFIC's contribution funding guidelines.

OFIC's contribution funding guidelines were developed during 2006 and address the contribution and funding limitations as adjusted by the Pension Protection Act 0f 2006. The guidelines provide that OFIC will generally contribute an amount equal to the value of benefits earned each year regardless of whether or not a minimum contribution is required with an option to not fund in years where a minimum contribution is not projected during the subsequent five (5) years. Minimum required contributions will always be funded. Contributions are at the final discretion of the Ohio Farmers Insurance Company Board of Directors.

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

(14) Securities, Insurance Contracts, and other Employer Transactions - Not applicable.

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

(16) Substantive commitment used as basis for accounting for the benefit obligation - Not applicable.

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

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

(19) The amount and timing of plan assets expected to be returned in the next twelve months: None

NOTES TO FINANCIAL STATEMENTS

(20) The following provides the status of OFIC's pension and postretirement plans as of December 31, 2012 and at the transition date, January 1, 2013:

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	12/31/2012	1/1/2013	12/31/2012	1/1/2013	12/31/2012	1/1/2013
Accumulated Benefit Obligation	$ (295,144,322)	$ (297,581,648)	$ 0	$ 0	$ (59,077,576)	$ (59,077,576)
Projected Benefit Obligation	(335,430,908)	(335,430,908)	(27,572,255)	(27,572,255)	(59,077,576)	(59,077,576)
Plus: Non-vested liability	0	(4,265,542)	0	(12,987,136)	0	0
Total Projected Benefit Obligation	(335,430,908)	(339,696,450)	(27,572,255)	(40,559,391)	(59,077,576)	(59,077,576)
Plan assets at fair value	262,328,515	262,328,515	28,414,149	28,414,149	0	0
Funded status	(73,102,393)	(77,367,935)	841,894	(12,145,242)	(59,077,576)	(59,077,576)
Additional minimum liability	(32,815,807)	0	0	0	(15,038,563)	0
Prior service cost (credit)	4,441,508	0	(6,607,330)	0	587,585	0
Unrecognized losses (gains)	119,774,393	0	11,395,891	0	14,450,978	0
Total unrecognized items	$ 124,215,901	$ 0	$ 4,788,561	$ 0	$ 15,038,563	$ 0
Unrecognized remaining transition liability	0	(42,114,802)	0	(10,930,718)	0	0
Overfunded plan assets (liability for benefits)	51,113,508	(35,253,133)	5,630,455	(1,214,524)	(44,039,013)	(59,077,576)
		$ (77,367,935)		$ (12,145,242)		$ (59,077,576)

(21) On January 1, 2013, OFIC adopted SSAP No. 92, Accounting for Postretirement Benefits Other Than Pensions - A Replacement of SSAP No. 14 and SSAP No. 102, Accounting for Pensions - A Replacement of SSAP No. 89. The standards require insurers to recognize the overfunded or underfunded status of a defined benefit postretirement plan as an asset or liability and include non-vested employees in determining the plan obligations. In addition, a sponsor's fiscal year end will be used as the measurement date for estimating the fair value of postretirement benefit assets and liabilities. The guidance contains a transition provision that gives insurers the option to recognize the initial impact to surplus over a period not to exceed 10 years. OFIC elected the transition option and estimated a surplus decrease of $36.9 million, net of tax, and initially estimated it to be recognized over the next 5 years. This election was made at the date of transition and the following transition liability was reflected as a reduction in surplus during the 1st, 2nd and 3rd quarters of 2013:

Minimum Transition Liability - greater of:	Pension	Postretirement	Nonqualified	Total
-10% of calculated surplus impact	$ 7,736,794	$ 1,214,524	$ 5,907,758	
- Annual amortization of unrecognized items	10,886,610	1,078,498	1,529,241	
- Difference between ABO and accrued benefits	35,253,133	N/A	15,038,563	
Minimum Transition Liability at 1/1/2013	$ 35,253,133	$ 1,214,524	$ 15,038,563	$ 51,506,220
Additional min. liability recognized in surplus at 12/31/2012				(47,854,370)
Surplus decrease at 1/1/2013				$ 3,651,850
Tax impact				(1,278,148)
Net surplus decrease at 1/1/2013				$ 2,373,702

The remaining aggregate transition liability, which reduces surplus in future periods, is shown below:

Recognized Surplus Impact at Transition & Unrecognized remaining transition liability	Total Gross	Tax Impact	Net	Post Service Cost	Post Service Cost - Non vested	Unrealized Losses
Total transition liability, 1/1/2013	$ 161,295,703	$ (56,453,496)	$ 104,842,207	$ (1,578,237)	$ 17,252,678	$ 145,621,262
Nonadmitted prepaid benefit cost at 12/31/2012	(56,743,963)	19,860,387	(36,883,576)			
Amount recognized in surplus, 1/1/2013	(51,506,220)	18,027,177	(33,479,043)			
Unrecognized transition liability at 1/1/2013	$ 53,045,520	$ (18,565,932)	$ 34,479,588			

Net surplus decrease at 1/1/2013	$ 2,373,702
Unrecognized remaining transition liability at 1/1/2013	34,479,588
Total surplus impact, net of tax, of adoption SSAP No. 92 & 102	$ 36,853,290

During the 4th quarter of 2013, the outside plan actuaries determined that it would be probable that the postretirement benefit plans would have favorable actuarial gains at 12/31/2013. In accordance with SSAP No. 92 and 102, at 12/31/2013 management revised its estimate of the recognition of the transition liability. Based on the actuarial information, OFIC estimates that the unrecorded transition liability at 12/31/2013 will be fully recognized in 2014. Below is a recap of the 2013 activity:

	Pension	Postretirement	Nonqualified	Total
Transition liability at 1/1/2013	$ 128,481,443	$ 17,775,697	$ 15,038,563	$ 161,295,703
Transition liability recognized at adoption	(86,366,641)	(6,844,979)	(15,038,563)	(108,250,183)
Unrecorded transition liability at 1/1/2013	42,114,802	10,930,718	0	53,045,520
Required offset due to actuarial gains	(42,114,802)	(7,735,210)	0	(49,850,012)
Unrecorded transition liability at 12/31/2013	$ 0	$ 3,195,508	$ 0	$ 3,195,508

B. Plan asset information:

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

	2013	2012	Target Allocation
a. Debt Securities	37.0%	37.0%	35.0% - 45.0%
b. Equity Securities	62.0%	62.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

OFIC's policy of investment is based on a standard plan and formula. The investment plan and formula states that all assets of the pension trust except dividends and interest received from portfolio securities will be a part of the investment fund (formula). This income will be used to pay benefits, but may be allocated to the investment fund after an amount approximately equal to three months' benefits have accumulated. The investment fund will normally consist of debt instruments, including those of governments, government agencies and publicly owned corporations and properly diversified number of common and/or preferred stocks of publicly owned corporations. The investment fund will be divided between these two normal portions. The debt instruments comprise the Bond Fund and shall be considered normal when it is 40% of the investment fund and is generally maintained in a range of 35.0% to 45.0% of the fund. The equities comprise the Stock Fund and shall be considered normal when it is 60% of the investment fund and is generally maintained in a range of 55.0% to 65.0% of the fund. The measurement date for these funds is December 31, annually.

The investments fund portfolio will have the following overall characteristics:

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

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

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

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

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

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

C. (1) Fair Value Measurements of Plan Assets at December 31, 2013

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 11,713,531	$ 0	$ 0	$ 11,713,531
Consumer staples	22,621,694	0	0	22,621,694
Energy	18,076,386	0	0	18,076,386
Financials	12,138,170	0	0	12,138,170
Health care	25,458,437	0	0	25,458,437
Industrials	24,343,649	0	0	24,343,649
Information technology	20,988,555	0	0	20,988,555
Materials	6,592,620	0	0	6,592,620
Money managers	11,405,054	0	0	11,405,054
Real Estate Investment Trust	308,040	0	0	308,040
Telecommunication services	5,876,340	0	0	5,876,340
Utilities	1,294,965	0	0	1,294,965
Preferred stocks:				
Energy	556,200	0	0	556,200
Mutual funds	24,360,976	0	0	24,360,976
Money market fund	0	195,675	0	195,675
Fixed income securities:				
U.S. Government and agency obligations	17,870,761	22,133,603	0	40,004,364
Other Government obligations	0	2,310,740	0	2,310,740
Corporate bonds	0	39,606,057	0	39,606,057
Mortgage-backed securities	0	19,854,949	0	19,854,949
Convertible bonds	0	498,665	0	498,665
Other types of investments:				
Conditional participation certificates of deposit *	0	6,861,965	0	6,861,965
Total Pension Plan Assets	$ 203,605,378	$ 91,461,654	$ 0	$ 295,067,032

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 5,262,821	$ 0	$ 0	$ 5,262,821
OFIC Group Health Benefit 401(h):				
Mutual Funds	25,432,085	0	0	25,432,085
Total Postretirement Plan Assets	$ 30,694,906	$ 0	$ 0	$ 30,694,906

* This category includes various conditional participation certificates (CPCDs) for which total return is dependent upon performance of either an index, equity or commodity basket. These securities are FDIC insured and principal protected.

Fair Value Measurements of Plan Assets at December 31, 2012

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 7,459,149	$ 0	$ 0	$ 7,459,149
Consumer staples	21,996,456	0	0	21,996,456
Energy	18,647,444	0	0	18,647,444
Financials	7,170,644	0	0	7,170,644
Health care	23,264,963	0	0	23,264,963
Industrials	18,011,384	0	0	18,011,384
Information technology	18,926,313	0	0	18,926,313
Materials	6,190,007	0	0	6,190,007
Money managers	10,822,901	0	0	10,822,901
Real Estate Investment Trust	800,750	0	0	800,750
Telecommunication services	6,669,453	0	0	6,669,453
Utilities	1,348,515	0	0	1,348,515
Preferred stocks:				
Energy	461,520	0	0	461,520
Mutual funds	18,995,995	0	0	18,995,995
Money market fund	0	869,919	0	869,919
Fixed income securities:				
U.S. Government and agency obligations	16,104,639	16,810,305	0	32,914,944
Corporate bonds	0	34,784,787	0	34,784,787
Mortgage-backed securities	0	23,352,934	0	23,352,934
Convertible bonds	0	518,110	0	518,110
Other types of investments:				
Conditional participation certificates of deposit *	0	5,684,595	909,000	6,593,595
Total Pension Plan Assets	$ 176,870,133	$ 82,020,650	$ 909,000	$ 259,799,783

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 4,807,220	$ 0	$ 0	$ 4,807,220
OFIC Group Health Benefit 401(h):				
Mutual Funds	23,355,713	0	0	23,355,713
Total Postretirement Plan Assets	$ 28,162,933	$ 0	$ 0	$ 28,162,933

* This category includes various conditional participation certificates (CPCDs) for which total return is dependent upon performance of either an index, equity or commodity basket. These securities are FDIC insured and principal protected.

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(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Description for each class of plan assets	Beginning Balance at 01/01/2013	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
Conditional participation certificates of deposit	$ 909,000	$ 0	$ (909,000)	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
Total Level 3 Plan Assets	$ 909,000	$ 0	$ (909,000)	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0

Description for each class of plan assets	Beginning Balance at 01/01/2012	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2012
Conditional participation certificates of deposit	$ 0	$ 909,000	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 909,000
Total Level 3 Plan Assets	$ 0	$ 909,000	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 909,000

(3) OFIC determines the fair value of its defined benefit pension plan and postretirement plan assets with a three-level hierarchy for fair value measurements that distinguishes between market participant assumptions based on market data obtained from sources independent of the reporting entity (observable inputs) and the reporting entity's own assumptions about market participant assumptions developed based on the best information available in the circumstances (unobservable inputs). The hierarchy level assigned to each security is based on management's assessment of the transparency and reliability of the inputs used in the valuation of such instruments at the measurement date.

OFIC's policy for determining when a transfer between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, OFIC evaluates the new input(s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is OFIC's policy to record the transfer as of the beginning of the reporting period in which the transfer occurs.

In 2013, a CPCD with a fair value of $909,000 was transferred from Level 3 of the fair value hierarchy to Level 2 and in 2012, a CPCD with a fair value of $909,000 was transferred from Level 2 of the fair value hierarchy to Level 3. The transfers were related to the change in availability of readily observable market data from OFIC's independent vendor. There were no other transfers into or out of Level 1, 2 or 3 during 2013 or 2012.

D. The long-term rates of return were determined using a combination of actual results and published market data. The rates are within the high and low ends of an expected return range. The low end of the range was calculated by multiplying the percentage of portfolio composition of each asset category by published historical return data for the category. The high end of the range was calculated by combining the published market data with actual historical returns for the pension plan weighting the percentages, 80% published and 20% historical.

The investment approach for Postretirement Benefit Plans follows the same conservative investment strategies as for the Pension Plan. In light of the shorter duration, however, more emphasis is placed on investments that provide a stable return to fund more current needs.

E. Defined Contribution Plan

The Company's employees are covered by a qualified defined contribution pension plan (under IRC Section 401(k)) sponsored by OFIC. The plan began operation on January 1, 2000, in accordance with "Safe Harbor" Treasury regulations.

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was $558,288 and $505,915 for 2013 and 2012, respectively.

At December 31, 2013, the total fair market value of the defined contribution plan assets was $205,675,481, including unrealized gains and losses and participant loans.

F. Multiemployer Plans - Not applicable

G. Consolidated/Holding Company Plans - Not applicable

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

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

(1) Pre-adoption note regarding existence of Act - Not applicable

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

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

a. A federal subsidy (based on 28% of an individual beneficiary's annual prescription drug costs between $250 and $5,000) to sponsors of retiree healthcare benefit plans that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and
b. The opportunity for a retiree to obtain a prescription drug benefit under Medicare.

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

	2013	2012
Medical	$ 1,117,073	$ 1,398,646
Dental	25,155	262,575
Prescription	1,671,882	1,723,975
Dental premiums	282,210	0
Life insurance premiums	180,098	172,362
Administration fees	191,503	179,379
Gross benefits paid	$ 3,467,921	$ 3,736,937

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

Subsidy received during calendar year (for plan years 2011/2010)	$ 0	$ 684,846
Expected subsidy receivable (for plan years 2013/2012 and 2012, respectively)	$ 647,107	$ 323,553

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

(1-10) The Company is 100% owned and operated by its parent, Ohio Farmers Insurance Company. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. The Company does not have any cumulative unrealized gains or losses in unassigned funds.

(11) Surplus Notes- Not applicable

(12-13) Quasi-Reorganizations- Not applicable

14. Contingencies-

A. Contingent Commitments- Not applicable

B. Assessments

(1) On May 10, 2013 the Company received notification of the insolvency of Lumbermens Mutual; on May 30, 2013 the Company received notification of the insolvency of Ullico Casualty Co; and on August 26, 2013 the Company received notification of the insolvency of Gramercy Insurance Company. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of $78,942 that have been charged to operations in the current period.

NOTES TO FINANCIAL STATEMENTS

The Company has accrued $730,686 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2) a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	$	4,055
b.	Decreases current year: Premium tax offsets expired	$	66
c.	Increases current year: Premium tax offsets added	$	163
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	$	4,152

C. Gain Contingencies- Not applicable

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

E. Product Warranties- Not applicable

F. All Other Contingencies
Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company. There are no contingent liabilities arising from litigation.

At December 31, 2013 and 2012, the Company had admitted assets of $78,993,490 and $73,338,969, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

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

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

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-
A. Transfer of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets- Not applicable

C. Wash Sales
The Company did not have any wash sales involving transactions for securities with a NAIC designation of 3 or below.

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

19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators- Not applicable

20. Fair Value Measurements-
A. For assets that are measured and reported at fair value in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements are as follows:

Level 1 - Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2 - Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3 - Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

The Company has no liabilities that are measured at fair value in the statement of financial position.

(1) Fair Value Measurements at December 31, 2013

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	$ 120,105,027	$ 0	$ 0	$ 120,105,027
Total Common Stocks	$ 120,105,027	$ 0	$ 0	$ 120,105,027
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 7,718,300	$ 0	$ 0	$ 7,718,300
Total Other Invested Assets	$ 7,718,300	$ 0	$ 0	$ 7,718,300
Total Assets at Fair Value	$ 127,823,327	$ 0	$ 0	$ 127,823,327

(2) At December 31, 2013, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.

(3) The Company's policy for determining when transfers between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input(s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the quarter in which the transfer occurs. The Company held no assets or liabilities categorized as Level 1, 2 or 3 during the reporting period that were transferred into or out of the level categorization held at January 1, 2013.

(4) As of December 31, 2013, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.

(5) As of December 31, 2013, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

C. The method(s) and significant assumptions used to estimate the fair value of financial instruments are as follows:

Investment Securities - Fair values for bonds are based on the values prescribed by an independent pricing service or from brokers. For bonds that are not actively traded, estimated fair values are based on values of bonds of comparable yield and credit quality. The fair values for common stocks are based on quoted market prices, where available, which are provided to the Company by an independent pricing service.

Short-term investments, Uncollected premiums and agents' balances in the course of collection, and Deferred premiums, agents' balances and installments booked but deferred and not yet due - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

Other Invested Assets - The estimated fair value of publicly traded limited partnerships is based on the values prescribed by an independent pricing service.

NOTES TO FINANCIAL STATEMENTS

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	$ 370,428,093	$ 354,905,187	$ 50,068,007	$ 320,360,086	$ 0	$ 0
Common stocks	120,105,027	120,105,027	120,105,027	0	0	0
Short-term investments	1,477,099	1,477,099	0	1,477,099	0	0
Other invested assets	7,718,300	7,718,300	7,718,300	0	0	0
Uncollected premiums and agents' balances in the course of collection	10,601,744	10,601,744	0	10,601,744	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	68,391,746	68,391,746	0	68,391,746	0	0

b. Financial Liabilities: Not applicable

D. Fair Value Estimating- Not applicable

21. Other Items-

A. Extraordinary Items- Not applicable

B. Troubled Debt Restructuring: Debtors- Not applicable

C. Other Disclosures and Unusual Items- Not applicable

D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2013.

E. State Transferable and Non-transferable Tax Credits
The Company does not have state transferable or non-transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

(1) The subprime lending sector is the sector of the mortgage lending industry that lends to borrowers who do not qualify for prime market interest rates because of poor or insufficient credit history. The term also applies to paper taken on property that cannot be sold on the primary market, including loans on certain types of investment properties and certain types of self-employed individuals.

For purposes of this disclosure, subprime exposure is defined as the potential for financial loss through direct investment, or underwriting risk associated with the risk from the subprime lending sector. This includes any direct risk through investments in debt securities, asset backed or structured securities, hedge funds, subsidiaries and affiliates, and insurance product issuance. The Company views the following features as common characteristics of subprime mortgage loans:

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

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

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

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

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

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 17, 2014 for the statutory statements issued as of December 31, 2013. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-

A. Unsecured Reinsurance Recoverables
The Company has an intercompany recoverable with an affiliated company that has an unsecured aggregate recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus with the following reinsurer:

Ohio Farmers Insurance Company FEIN 34-0438190 $ 295,514,951

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

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 104,242,940	$ 16,089,409	$ 151,913,725	$ 21,294,665	$ (47,670,786)	$ (5,205,255)
b. All Other	10,394	2,427	345,969	6,277	(335,575)	(3,850)
c. TOTAL	$ 104,253,334	$ 16,091,836	$ 152,259,694	$ 21,300,942	$ (48,006,361)	$ (5,209,105)
d. Direct Unearned Premium Reserve			$ 152,249,300			

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

REINSURANCE	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ 0	$ 0	$ 9,822	$ (9,822)
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission Arrangements	0	0	0	0
d. TOTAL	$ 0	$ 0	$ 9,822	$ (9,822)

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

(3) Protected Cells - Not applicable

D. Uncollectible Reinsurance- Not applicable

E. Commutation of Ceded Reinsurance- Not applicable

F. Retroactive Reinsurance- Not applicable

G. Reinsurance Accounted for as a Deposit- Not applicable

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

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation- Not applicable

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

25. Changes in Incurred Losses and Loss Adjustment Expenses-
Reserves as of December 31, 2012 were $192.4 million. In calendar year 2013, $58.7 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $121.6 million. Therefore, there has been a $12.1 million favorable prior-year development from December 31, 2012 to December 31, 2013. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: commercial multiple peril, other liability - occurrence, and workers compensation. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies as the Company does not write this type of policy.

26. Intercompany Pooling Arrangements-

A. The lead company, Ohio Farmers Insurance Company, and its property-casualty companies participate in a single 100% reinsurance pooling arrangement. The following companies are participants:

Company	NAIC Number	Percent
Ohio Farmers Insurance Company	24104	19.0%
Westfield Insurance Company	24112	54.0%
Westfield National Insurance Company	24120	13.0%
American Select Insurance Company	19992	5.0%
Old Guard Insurance Company	17558	9.0%

B. Each participating company shares in all lines and types of business.

C. Any cession to non-affiliated reinsurers is prior to the cession of pooling business from the affiliated pool member to the lead company.

D. All pool members have contractual right of direct recovery from the non-affiliated reinsurer per the terms of such reinsurance agreements.

E. No discrepancies exist between pooled business entries on the assumed and ceded reinsurance schedule of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.

F. The Provision for Reinsurance is recorded in accordance with the percentages set forth in the intercompany pooling arrangement.

G. Affiliated Balances due to and from the Company at 12/31/2013 and 12/31/2012 respectively were:

	12/31/2013	12/31/2012
Ohio Farmers Insurance Company*	$ 3,638,716	$ 0
Affiliated Receivable	$ 3,638,716	$ 0
Ohio Farmers Insurance Company*	$ 0	$ 827,135
Affiliated Payable	$ 0	$ 827,135

*Ohio Farmers Insurance Company is included in the intercompany pooling arrangement.

27. Structured Settlements-

A. The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2013 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$1,989,631	$1,989,631

B. The Company has purchased annuities of which the claimant is payee but for which the Company is contingently liable. However, the total value of all annuities due from any single life insurer does not equal or exceed 1% of the Company's policyholder surplus.

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1.	Liability carried for premium deficiency reserves:	$ 0
2.	Date of the most recent evaluation of this liability:	12/31/2013
3.	Was anticipated investment income utilized in the calculation?	Yes

NOTES TO FINANCIAL STATEMENTS

31. High Deductibles- Not applicable

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses-
The Company does not discount the liabilities for unpaid losses or unpaid loss adjustment expenses for Workers' Compensation or any other line of business.

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

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

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

		2009	2010	2011	2012	2013
(1)	Direct Basis:					
a.	Beginning reserves:	$ 6,403,204	$ 6,221,832	$ 6,060,585	$ 5,918,127	$ 5,758,264
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	181,372	161,247	142,458	159,863	203,138
d.	Ending reserves:	$ 6,221,832	$ 6,060,585	$ 5,918,127	$ 5,758,264	$ 5,555,126
(2)	Assumed Reinsurance:					
a.	Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d.	Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
(3)	Net of Ceded Reinsurance:					
a.	Beginning reserves:	$ 6,403,202	$ 6,221,831	$ 6,060,583	$ 5,918,126	$ 5,758,262
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	181,371	161,248	142,457	159,864	203,138
d.	Ending reserves:	$ 6,221,831	$ 6,060,583	$ 5,918,126	$ 5,758,262	$ 5,555,124

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

(1)	Direct Basis:	$ 4,913,891
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 4,913,891

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

(1)	Direct Basis:	$ 1,359,476
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 1,359,476

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

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

		2009	2010	2011	2012	2013
(1)	Direct Basis:					
a.	Beginning reserves:	$ 1,336,347	$ 1,276,703	$ 1,245,932	$ 1,107,159	$ 1,002,247
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	59,644	30,771	138,773	104,912	152,534
d.	Ending reserves:	$ 1,276,703	$ 1,245,932	$ 1,107,159	$ 1,002,247	$ 849,713
(2)	Assumed Reinsurance:					
a.	Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d.	Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
(3)	Net of Ceded Reinsurance:					
a.	Beginning reserves:	$ 1,336,347	$ 1,276,703	$ 1,245,932	$ 1,107,159	$ 1,002,247
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	59,644	30,771	138,773	104,912	152,534
d.	Ending reserves:	$ 1,276,703	$ 1,245,932	$ 1,107,159	$ 1,002,247	$ 849,713

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

(1)	Direct Basis:	$ 454,335
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 454,335

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

(1)	Direct Basis:	$ 84,276
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 84,276

34. Subscriber Savings Accounts- Not applicable

35. Multiple Peril Crop Insurance- Not applicable

36. Financial Guaranty Insurance- Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ( )

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 (X) No ( ) N/A ( )

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes ( ) No (X)

2.2 If yes, date of change: ....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012

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). 01/02/2014

3.4 By what department or departments?
Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes ( ) No ( ) N/A (X)

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes ( ) No (X)
4.12 renewals? Yes ( ) No (X)

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes ( ) No (X)
4.22 renewals? Yes ( ) No (X)

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

5.2 If yes, provide the name of entity, the NAIC company code, and state of domicile (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 (X)

6.2 If yes, give full information:
. . . .

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes ( ) No (X)

7.2 If yes,

7.21 State the percentage of foreign control . . . . 0.0 %

7.22 State the nationality(s) of the foregin 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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

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

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
Ohio Farmers Insurance Company

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes (X) No ( )

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the 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
Ohio Farmers Insurance Company	Westfield Center, Ohio	Yes	No	No	No
Westfield Insurance Company	Westfield Center, Ohio	Yes	No	No	No
Westfield Bancorp, Inc.	Westfield Center, Ohio	Yes	No	No	No
Westfield Bank, FSB	Westfield Center, Ohio	No	Yes	No	No

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, 191 West Nationwide Blvd., Suite 500, Columbus, OH 43215

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes ( ) No (X)

10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes ( ) No (X)

10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....

10.5 Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws? Yes (X) No ( ) N/A ( )

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

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

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

12.11 Name of real estate holding company
.....

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $ 0

12.2 If yes, provide explanation
.....

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....

13.2 Does this statement contain all business transacted for the reporting entity through its United States branch on risks wherever located? Yes ( ) No ( )

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 (X)

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

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

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

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

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

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

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 issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes (X) No ( )

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes (X) No ( )

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes (X) No ( )

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ( ) No (X)

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11	To directors or other officers	$ 0
20.12	To stockholders not officers	$ 0
20.13	Trustees, supreme or grand (Fraternal only)	$ 0

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

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

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes ( ) No (X)

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

21.21	Rented from others	$ 0
21.22	Borrowed from others	$ 0
21.23	Leased from others	$ 0
21.24	Other	$ 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes ( ) No (X)

22.2 If answer is yes:

22.21	Amount paid as losses or risk adjustment	$ 0
22.22	Amount paid as expenses	$ 0
22.23	Other amounts paid	$ 0

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 3,638,716

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2013.

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

24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. $ 0

24.06 If answer to 24.04 is NO, report amount of collateral for other programs. $ 0

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

24.08 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)

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

24.101 Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2 $ 0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $ 0

24.103 Total payable for securities lending reported on the liability page $ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes (X) No ( )

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

25.21	Subject to repurchase agreements	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Pledged as collateral	$ 0
25.26	Placed under option agreements	$ 0
25.27	Letter stock or securities restricted as to sale	$ 0
25.28	On deposit with state or other regulatory body	$ 6,183,372
25.29	Other	$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address

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

29.2 If yes, complete the following schedule:

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

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

1 Name of Mutual Fund (from question 29.2)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	$ 356,382,286	$ 371,905,193	$ 15,522,907
30.2 Preferred stocks	$ 0	$ 0	$ 0
30.3 Totals	$ 356,382,286	$ 371,905,193	$ 15,522,907

30.4 Describe the sources or methods utilized in determining the fair values:
Interactive Data Corp (IDC), Bloomberg Financial Services

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:

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to Trade Associations, service organizations and statistical or Rating Bureaus, if any? $ 1,087,517

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC.	$ 544,882
	$ 0
	$ 0
	$ 0

34.1 Amount of payments for legal expenses, if any? $ 327,723

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	$ 263,939
	$ 0
	$ 0
	$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 24,952

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
US CHAMBER INSTITUTE FOR LEGAL REFORM	$ 8,450
POLICY MATTERS CONSULTING, LLC	$ 9,360
	$ 0
	$ 0

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes ( ) No (X)

1.2 If yes, indicate premium earned on U.S. business only. $ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $ 0

1.31 Reason for excluding:

....

....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above. $ 0

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

1.6 Individual policies:

Most current three years:

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

All years prior to most current three years:

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

1.7 Group policies:

Most current three years:

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

All years prior to most current three years:

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

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 212,905,540	$ 205,833,333
2.3	Premium Ratio (Line 2.1/Line 2.2)	.... 0.000	.... 0.000
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 298,308,423	$ 291,754,174
2.6	Reserve Ratio (Line 2.4/Line 2.5)	.... 0.000	.... 0.000

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

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

3.21 Participating policies $ 2,917,482
3.22 Non-participating policies $ 298,870,474

4. For Mutual reporting entities and Reciprocal Exchange 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? .... 0.0 %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $ 0

5. For Reciprocal Exchanges only:

5.1 Does the exchange appoint local agents? Yes ( ) No ( )

5.2 If yes, is the commission paid:

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

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

....

....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes ( ) No ( )

5.5 If yes, give full information.

....

....

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

Reinsurance protection totaling $57,000,000 above a $3,000,000 retention per occurrence.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

See Exhibit A located in the MISC additional statement pages.

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

Westfield Group purchased $350,525,000 of property catastrophe reinsurance excess of a $35,000,000 net retention per loss occurrence.

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

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

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

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

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

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

8.2 If yes, give full information.

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

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

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

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes ( ) No (X)

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

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

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

11.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes ( ) No (X)

11.2 If yes, give full information.

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 0

12.2 Of the amount on Line 15.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds: $ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes ( ) No (X) N/A ( )

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From 0.000 %

12.42 To 0.000 %

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

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

12.61 Letters of credit $ 0

12.62 Collateral and other funds $ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 3,000,000

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 4

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes (X) No ( )

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

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

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes ( ) No (X)

14.4 If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements? Yes (X) No ( )

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes ( ) No (X)

15.2 If yes, give full information.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

16.1 Does the reporting entity write any warranty business? Yes ( ) No (X)

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0
16.12 Products	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0
16.13 Automobile	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0
16.14 Other*	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0

* Disclose type of coverage:

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	$............... 0
17.12 Unfunded portion of Interrogatory 17.11	$............... 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	$............... 0
17.14 Case reserves portion of Interrogatory 17.11	$............... 0
17.15 Incurred but not reported portion of Interrogatory 17.11	$............... 0
17.16 Unearned premium portion of Interrogatory 17.11	$............... 0
17.17 Contingent commission portion of Interrogatory 17.11	$............... 0

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

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

18.1 Do you act as a custodian for health savings accounts? Yes ( ) No (X)

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. $............... 0

18.3 Do you act as an administrator for health savings accounts? Yes ( ) No (X)

18.4 If yes, please provide the balance of the funds administered as of the reporting date. $............... 0

FIVE-YEAR HISTORICAL DATA

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

		1 2013	2 2012	3 2011	4 2010	5 2009
	Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	184,345,253	187,146,014	184,176,223	174,569,656	170,005,311
2.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	118,784,529	118,980,761	112,459,792	106,736,377	106,688,598
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	201,038,551	194,509,068	178,597,382	166,396,922	162,596,125
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	6,570,495	6,782,567	7,415,286	7,942,476	7,767,015
5.	Nonproportional reinsurance lines (Lines 31, 32 and 33)	8,864,155	9,669,545	8,249,777	7,764,930	5,200,000
6.	Total (Line 35)	519,602,983	517,087,955	490,898,460	463,410,361	452,257,049
	Net Premiums Written (Page 8, Part 1B, Column 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	80,959,551	77,471,859	74,870,038	72,786,164	72,748,155
8.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	41,449,680	39,050,395	37,628,525	36,555,914	36,069,771
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	80,274,400	76,274,938	71,796,487	67,455,266	66,224,456
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	6,253,017	6,440,933	7,074,923	7,537,830	7,473,030
11.	Nonproportional reinsurance lines (Line 31, 32 and 33)	8,864,155	9,669,545	8,249,777	7,764,930	5,200,000
12.	Total (Line 35)	217,800,803	208,907,670	199,619,750	192,100,104	187,715,412
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	9,796,872	639,010	(24,097,292)	666,865	4,298,768
14.	Net investment gain (loss) (Line 11)	21,793,895	23,111,426	18,358,321	23,453,191	19,839,623
15.	Total other income (Line 15)	815,306	970,933	979,065	935,212	1,102,723
16.	Dividends to policyholders (Line 17)	791,898	602,484	574,413	162,877	0
17.	Federal and foreign income taxes incurred (Line 19)	6,440,202	4,324,720	(3,633,037)	9,051,658	5,801,148
18.	Net income (Line 20)	25,173,973	19,794,165	(1,701,282)	15,840,733	19,439,966
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	571,946,288	524,904,328	501,781,288	489,254,573	459,141,160
20.	Premiums and considerations (Page 2, Column 3)					
	20.1 In course of collection (Line 15.1)	10,601,744	10,225,091	10,036,618	9,417,554	9,526,191
	20.2 Deferred and not yet due (Line 15.2)	68,391,746	63,113,878	60,347,717	57,305,011	54,204,354
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	328,760,382	316,921,940	315,196,228	296,095,044	282,533,362
22.	Losses (Page 3, Line 1)	147,069,969	147,446,134	154,291,999	141,469,275	131,123,330
23.	Loss adjustment expenses (Page 3, Line 3)	46,995,514	44,960,365	42,709,189	38,859,217	37,103,750
24.	Unearned premiums (Page 3, Line 9)	104,242,940	99,347,675	96,273,339	92,623,231	92,257,941
25.	Capital paid up (Page 3, Line 30 and Line 31)	3,000,000	3,000,000	2,500,000	2,500,000	2,500,000
26.	Surplus as regards policyholders (Page 3, Line 37)	243,185,906	207,982,388	186,585,060	193,159,529	176,607,798
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	25,633,069	12,372,371	16,521,621	21,003,167	1,814,493
	Risk-Based Capital Analysis					
28.	Total adjusted capital	243,185,906	207,982,388	186,585,060	193,159,529	176,607,798
29.	Authorized control level risk-based capital	26,138,567	24,877,376	23,075,087	21,200,812	19,470,948
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30.	Bonds (Line 1)	73.3	72.7	77.5	77.3	79.2
31.	Stocks (Line 2.1 and Line 2.2)	24.8	25.8	21.0	20.6	18.3
32.	Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	0.3	0.1	0.5	0.8	1.7
35.	Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Derivatives (Line 7)	0.0	0.0	0.0	0.0	XXX
37.	Other invested assets (Line 8)	1.6	1.4	1.0	1.2	0.8
38.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	XXX
40.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Column 1)	0	0	0	0	0
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)	0	0	0	0	0
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Column 1	0	0	0	0	0
45.	Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)	0	0	0	0	0
46.	Affiliated mortgage loans on real estate	0	0	0	0	0
47.	All other affiliated	0	0	0	0	0
48.	Total of above Line 42 through Line 47	0	0	0	0	0
49.	Total investment in parent included in Line 42 through Line 47 above	0	0	0	0	0
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	10,894,992	1,200,343	(2,478,435)	(513,827)	8,553,520
52. Dividends to stockholders (Line 35)	0	0	0	0	(5,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	35,203,518	21,397,328	(6,574,469)	16,551,731	22,043,210
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	99,350,073	94,649,808	84,600,553	93,918,506	88,565,069
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	59,517,574	62,475,832	64,260,226	56,211,975	63,398,352
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	100,478,361	132,620,466	146,960,776	107,789,664	114,545,464
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,320,113	3,804,900	1,145,320	1,150,634	629,660
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)	148,460	7,735,084	7,752,887	342,128	2,452,753
59. Total (Line 35)	260,814,581	301,286,090	304,719,762	259,412,907	269,591,298
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	41,724,702	40,325,736	38,844,066	38,228,704	39,086,909
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	20,242,127	20,856,076	21,557,035	19,917,266	29,694,870
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	38,436,945	43,779,423	50,068,807	38,220,476	38,475,449
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,320,113	3,805,500	1,149,017	1,114,434	486,360
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)	148,460	7,735,084	7,752,887	342,128	2,452,753
65. Total (Line 35)	101,872,347	116,501,819	119,371,812	97,823,008	110,196,341
Operating Percentages (Page 4) (Item 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)	47.7	53.3	67.5	56.4	53.7
68. Loss expenses incurred (Line 3)	12.1	11.6	11.8	10.1	10.4
69. Other underwriting expenses incurred (Line 4)	35.6	34.8	33.0	33.1	33.7
70. Net underwriting gain (loss) (Line 8)	4.6	0.3	(12.3)	0.3	2.3
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	34.4	33.9	31.9	32.6	33.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	59.8	64.9	79.3	66.5	64.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	89.6	100.4	107.0	99.5	106.3
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, Column 11)	(12,587)	(12,091)	(13,942)	(12,386)	(7,329)
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, Column 1 x 100.0)	(6.1)	(6.5)	(7.2)	(7.0)	(4.7)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(19,284)	(21,850)	(20,136)	(15,336)	(19,062)
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, Column 2 x 100.0)	(10.3)	(11.3)	(11.4)	(9.9)	(10.7)

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes ( ) No ( )
If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Columns 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	1,077	447	420	0	104	0	56	1,154	XXX
2. 2004	185,703	5,337	180,367	89,300	712	5,623	24	11,187	1	3,777	105,373	XXX
3. 2005	195,915	8,196	187,719	88,058	2,414	6,224	109	10,088	2	4,126	101,847	XXX
4. 2006	208,560	14,146	194,415	100,039	9,890	6,371	244	11,168	5	3,688	107,439	XXX
5. 2007	221,552	16,933	204,619	100,486	4,468	6,761	140	11,284	0	3,783	113,923	XXX
6. 2008	242,723	28,544	214,179	144,513	21,744	7,408	268	11,219	1	4,062	141,128	XXX
7. 2009	196,869	9,169	187,701	91,555	1,656	6,578	44	10,676	3	3,803	107,105	XXX
8. 2010	200,675	8,940	191,735	100,798	1,266	5,821	39	11,181	(1)	4,156	116,497	XXX
9. 2011	206,547	10,577	195,970	132,124	13,522	4,523	369	12,416	(2)	4,306	135,174	XXX
10. 2012	217,238	11,404	205,833	90,369	4,861	1,821	127	12,263	1	3,414	99,464	XXX
11. 2013	224,943	12,038	212,906	57,607	1,563	626	27	10,287	3	1,926	66,926	XXX
12. Totals	XXX	XXX	XXX	995,925	62,542	52,176	1,392	111,874	11	37,097	1,096,031	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct & Assumed
1.	6,403	1,912	6,418	0	385	0	1,447	0	569	0	0	13,310	XXX
2.	739	158	584	0	56	0	105	0	123	0	0	1,449	XXX
3.	611	75	787	60	99	0	184	0	117	0	0	1,663	XXX
4.	1,338	185	826	49	79	0	413	0	174	0	0	2,596	XXX
5.	1,318	157	1,133	40	141	0	518	0	184	0	0	3,096	XXX
6.	3,227	469	1,437	104	325	0	740	7	629	0	0	5,779	XXX
7.	4,562	558	2,228	160	516	0	1,347	13	587	0	0	8,508	XXX
8.	7,280	195	3,650	299	1,211	0	2,148	26	973	0	0	14,741	XXX
9.	15,185	1,920	6,635	595	2,472	0	4,317	52	2,073	0	0	28,115	XXX
10.	20,348	487	12,459	986	3,603	0	4,822	85	2,664	0	0	42,337	XXX
11.	32,441	2,932	30,372	1,567	4,561	0	5,951	169	3,814	0	0	72,472	XXX
12.	93,451	9,048	66,529	3,863	13,448	0	21,994	351	11,905	0	0	194,065	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter - Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,910	2,400
2.	107,716	894	106,822	58.0	16.8	59.2	0	0	13.0	1,165	284
3.	106,170	2,659	103,510	54.2	32.5	55.1	0	0	13.0	1,263	400
4.	120,408	10,372	110,035	57.7	73.3	56.6	0	0	13.0	1,930	666
5.	121,825	4,806	117,019	55.0	28.4	57.2	0	0	13.0	2,254	842
6.	169,499	22,592	146,907	69.8	79.1	68.6	0	0	13.0	4,091	1,688
7.	118,049	2,435	115,613	60.0	26.6	61.6	0	0	13.0	6,071	2,437
8.	133,062	1,824	131,238	66.3	20.4	68.4	0	0	13.0	10,435	4,306
9.	179,745	16,455	163,289	87.0	155.6	83.3	0	0	13.0	19,305	8,810
10.	148,348	6,547	141,801	68.3	57.4	68.9	0	0	13.0	31,333	11,004
11.	145,659	6,261	139,398	64.8	52.0	65.5	0	0	13.0	58,314	14,157
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	147,070	46,996

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	73,101	76,471	78,176	79,520	79,238	79,044	78,669	79,490	79,012	78,613	(399)	(877)
2. 2004	96,624	96,564	97,960	96,940	96,616	96,231	95,844	95,553	95,594	95,513	(81)	(40)
3. 2005	XXX	99,918	96,418	96,438	95,965	94,907	93,945	93,584	93,434	93,306	(128)	(278)
4. 2006	XXX	XXX	107,192	104,323	102,362	100,328	99,282	98,746	98,991	98,699	(293)	(47)
5. 2007	XXX	XXX	XXX	121,909	111,977	109,559	107,532	106,669	105,886	105,552	(334)	(1,117)
6. 2008	XXX	XXX	XXX	XXX	144,127	142,887	139,677	136,874	135,773	135,059	(714)	(1,815)
7. 2009	XXX	XXX	XXX	XXX	XXX	116,163	111,784	108,067	105,609	104,353	(1,256)	(3,714)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	129,187	122,995	119,769	119,083	(686)	(3,912)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,282	152,100	148,798	(3,301)	(7,484)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,268	126,874	(5,394)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125,299	XXX	XXX
										12. Totals	(12,587)	(19,284)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	24,892	39,636	50,436	56,325	59,340	60,822	63,248	64,822	65,872	XXX	XXX
2. 2004	48,622	70,662	80,536	86,963	90,548	92,303	93,174	93,736	93,940	94,187	XXX	XXX
3. 2005	XXX	48,362	68,217	78,127	84,873	88,547	90,094	91,037	91,380	91,760	XXX	XXX
4. 2006	XXX	XXX	52,652	73,323	83,663	89,953	92,716	94,196	95,583	96,276	XXX	XXX
5. 2007	XXX	XXX	XXX	56,287	78,585	89,210	96,217	99,480	101,376	102,639	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	70,625	107,657	117,689	123,759	127,826	129,909	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	54,958	76,012	85,961	92,692	96,432	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	59,825	85,120	96,814	105,315	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,815	110,777	122,756	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,728	87,202	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,642	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	24,445	22,087	17,900	15,502	13,851	12,673	11,603	9,946	8,613	7,865
2. 2004	17,108	7,169	5,694	3,136	2,785	2,034	1,496	1,067	935	689
3. 2005	XXX	20,096	9,019	5,094	3,831	2,991	1,974	1,510	1,190	911
4. 2006	XXX	XXX	22,480	10,544	6,611	4,490	2,806	1,670	1,630	1,190
5. 2007	XXX	XXX	XXX	28,816	12,284	8,486	5,290	3,285	2,237	1,611
6. 2008	XXX	XXX	XXX	XXX	27,649	14,483	8,436	4,966	3,149	2,066
7. 2009	XXX	XXX	XXX	XXX	XXX	30,243	15,401	9,375	5,505	3,402
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	33,275	14,995	8,871	5,473
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,531	15,255	10,305
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,085	16,210
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,587

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama AL	L	75,256	36,552	0	0	21,713	21,713	12	0
2. Alaska AK	N	0	0	0	0	0	0	0	0
3. Arizona AZ	L	322,124	427,357	0	387,037	125,827	803,984	223	0
4. Arkansas AR	L	0	0	0	0	0	0	0	0
5. California CA	L	245,516	292,296	0	0	300	300	0	0
6. Colorado CO	L	2,423,293	2,339,906	0	1,369,167	1,600,668	1,396,346	3,106	0
7. Connecticut CT	N	0	0	0	0	0	0	0	0
8. Delaware DE	L	678,296	601,065	0	198,512	274,891	417,283	709	0
9. Dist. Columbia DC	L	5,922	2,986	0	0	1,320	1,320	0	0
10. Florida FL	L	2,121	2,121	0	(6,632)	(13,472)	3,333	2	0
11. Georgia GA	L	150,339	93,223	0	81,489	113,994	647,426	168	0
12. Hawaii HI	N	0	0	0	0	0	0	0	0
13. Idaho ID	L	0	0	0	0	0	0	0	0
14. Illinois IL	L	13,456,834	13,408,931	0	8,514,573	11,995,581	9,057,869	24,938	0
15. Indiana IN	L	27,130,272	28,001,847	0	16,251,296	17,284,253	8,891,413	103,501	0
16. Iowa IA	L	13,578,476	14,415,544	460,666	8,482,297	8,300,885	7,204,356	32,430	0
17. Kansas KS	L	0	0	0	0	0	0	0	0
18. Kentucky KY	L	12,043,899	11,616,305	0	4,556,746	4,175,720	3,515,241	26,893	0
19. Louisiana LA	N	0	0	0	0	0	0	0	0
20. Maine ME	N	0	0	0	0	0	0	0	0
21. Maryland MD	L	565,399	409,531	0	81,451	76,098	218,947	471	0
22. Massachusetts MA	N	0	0	0	0	0	0	0	0
23. Michigan MI	L	380,809	440,702	1,676	142,301	287,269	460,360	1,536	0
24. Minnesota MN	L	13,563,407	13,594,603	77,924	6,835,904	6,056,032	5,400,102	25,596	0
25. Mississippi MS	L	0	0	0	0	0	0	0	0
26. Missouri MO	L	0	0	0	0	0	0	0	0
27. Montana MT	L	0	0	0	0	0	0	0	0
28. Nebraska NE	L	0	0	0	0	0	0	0	0
29. Nevada NV	L	0	0	0	0	0	0	0	0
30. New Hampshire NH	N	0	0	0	0	0	0	0	0
31. New Jersey NJ	N	0	0	0	0	0	0	0	0
32. New Mexico NM	L	141,711	69,097	0	0	24,217	24,217	263	0
33. New York NY	N	0	0	0	0	0	0	0	0
34. North Carolina NC	L	908,207	967,811	0	604,516	374,012	899,267	(9)	0
35. North Dakota ND	L	0	67	0	0	(7,454)	1,564	0	0
36. Ohio OH	L	192,131,962	195,655,748	0	100,154,616	93,552,080	61,017,592	788,662	0
37. Oklahoma OK	L	0	0	0	0	0	0	0	0
38. Oregon OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania PA	L	5,906,028	5,848,801	138,134	2,761,816	3,189,816	9,563,981	22,075	0
40. Rhode Island RI	N	0	0	0	0	0	0	0	0
41. South Carolina SC	L	621,358	623,498	0	228,157	75,727	838,591	489	0
42. South Dakota SD	L	0	0	0	0	(3,552)	480	0	0
43. Tennessee TN	L	14,200,889	13,072,635	0	6,777,985	7,585,866	4,468,618	41,274	0
44. Texas TX	L	113	138	0	0	(1)	11	0	0
45. Utah UT	L	0	0	0	0	0	0	0	0
46. Vermont VT	N	0	0	0	0	0	0	0	0
47. Virginia VA	L	716,877	723,041	0	442,860	638,477	498,212	357	0
48. Washington WA	L	0	0	0	0	0	0	0	0
49. West Virginia WV	L	1,507,807	1,455,622	0	531,530	729,276	859,730	5,286	0
50. Wisconsin WI	L	1,031,041	972,668	113,498	416,750	612,344	656,714	657	0
51. Wyoming WY	N	0	0	0	0	0	0	0	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 38	301,787,956	305,072,095	791,898	158,812,371	157,071,887	116,868,970	1,078,639	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

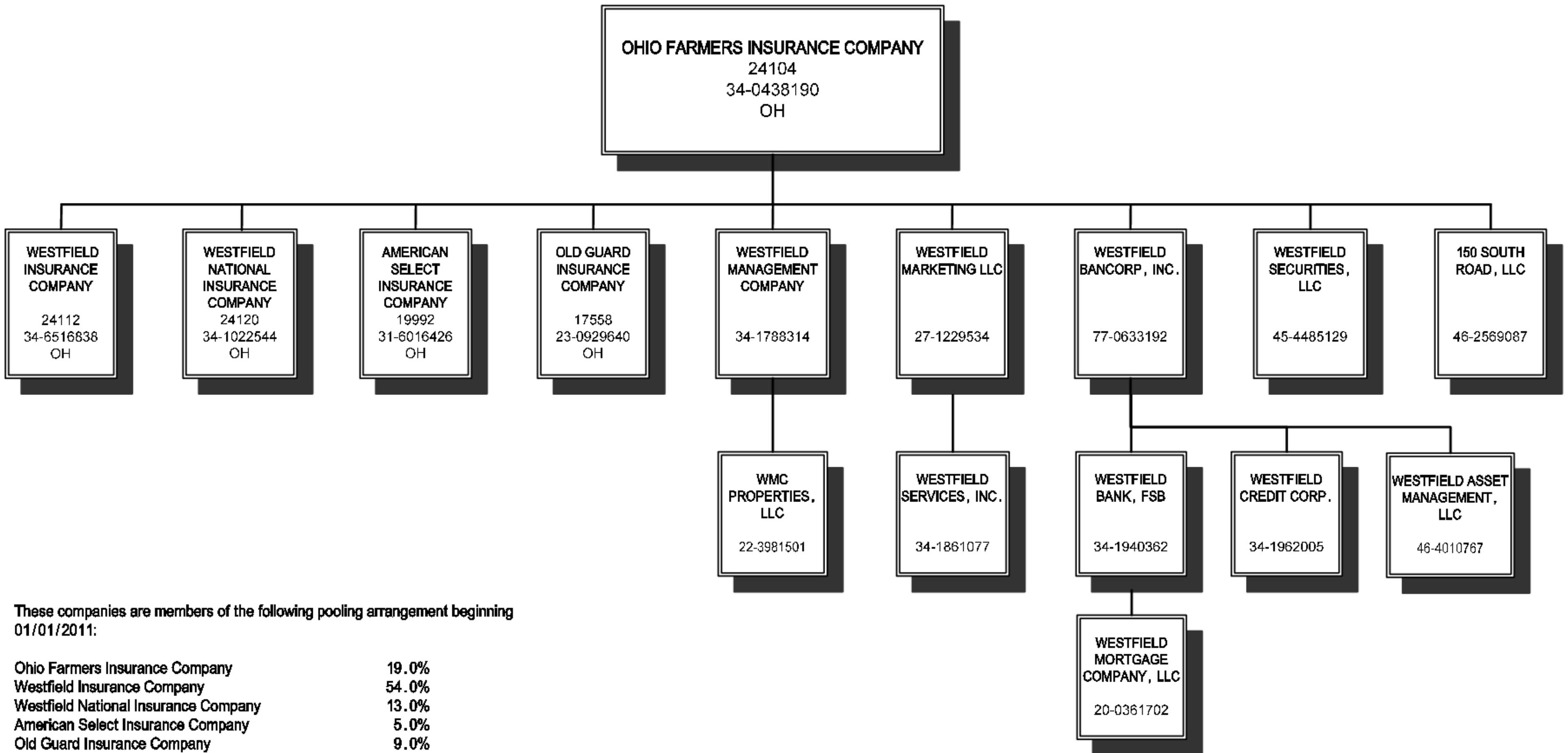
Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

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

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



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

Ohio Farmers Insurance Company	19.0%
Westfield Insurance Company	54.0%
Westfield National Insurance Company	13.0%
American Select Insurance Company	5.0%
Old Guard Insurance Company	9.0%
Total	100.0%

Property and Casualty
Annual Statement Blank Alphabetical Index

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