



Annual Statement
For the Year Ended December 31, 2014
OF THE CONDITION AND AFFAIRS OF THE
American Family Insurance Company

NAIC Group Code: 0473, (current period) 0473, (prior period) NAIC Company Code: 10386 Employer's ID Number: 39-1835307

Organized under the Laws of Ohio, State of Domicile or Port of Entry: Ohio, Country of Domicile: U. S.

Incorporated/Organized: November 21, 1995 Commenced Business: January 1, 1996

STATUTORY HOME OFFICE:
550 Polaris Parkway, Suite 100, Westerville, Ohio 43082

MAIN ADMINISTRATIVE OFFICE, MAILING ADDRESS, AND PRIMARY LOCATION OF BOOKS AND RECORDS:
6000 American Parkway, Madison, Wisconsin 53783-0001
Telephone: 608-249-2111
Internet Website Address: www.amfam.com

STATUTORY STATEMENT CONTACT: Michael J. Nitka
Telephone: 608-249-2111, Ext. 31017; Fax: 877-571-4803; E-Mail: cnitka@amfam.com

OFFICERS

Name	Title
Jack Charles Salzwedel	Chairman, C.E.O.
Daniel Robert Schultz	President, C.O.O.
Daniel James Kelly	Chief Financial Officer, Treasurer
David Clifford Holman	Chief Legal Officer, Secretary
David Alan Graham	Chief Investment Officer
Kari Elizabeth Grasee	Vice President - Controller
Martin Thomas Chiaro	Assistant Treasurer
Ann Frances Wenzel	Assistant Secretary

DIRECTORS OR TRUSTEES

David Clifford Holman	Daniel James Kelly
Jack Charles Salzwedel	William Boyd Westrate

State of Wisconsin
County of Dane

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.

Signature	Signature	Signature
Jack C. Salzwedel	David C. Holman	Daniel J. Kelly
Chairman, C.E.O, President	Chief Legal Officer, Secretary	Chief Financial Officer, Treasurer

Subscribed and sworn to before me this day of February, 2015

.....

My Commission Expires:

- a. Is this an original filing? Yes[X] No []
- b. If no: 1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols.1-2)	Net Admitted Assets
1.	Bonds (Schedule D)	23,004,230		23,004,230	19,704,180
2.	Stocks (Schedule D)				
2.1	Preferred stocks				
2.2	Common Stocks				
3.	Mortgage loans on real estate (Schedule B):				
3.1	First liens				
3.2	Other than first liens				
4.	Real estate (Schedule A):				
4.1	Properties occupied by the company (less \$.....0 encumbrances)				
4.2	Properties held for the production of income (less \$.....0 encumbrances)				
4.3	Properties held for sale (less \$.....0 encumbrances)				
5.	Cash (\$.....599,909, Schedule E Part 1), cash equivalents (\$.....0, Schedule E Part 2) and short-term investments (\$.....204,585, Schedule DA)	804,494		804,494	2,098,634
6.	Contract loans (including \$.....0 premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivables for securities	1,807		1,807	1,807
10.	Securities Lending Reinvested Collateral Assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	23,810,531		23,810,531	21,804,621
13.	Title plants less \$.....0 charged off (for Title insurers only)				
14.	Investment income due and accrued	271,405		271,405	270,983
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection	21,201		21,201	357
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....0 earned but unbilled premiums)	115,375	7,983	107,392	56,210
15.3	Accrued retrospective premiums				
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers	(99,027)		(99,027)	831,440
16.2	Funds held by or deposited with reinsured companies				
16.3	Other amounts receivable under reinsurance contracts				
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset	58,045	58,045		
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets (\$.....0)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	1,811,462		1,811,462	79,389
24.	Health care (\$.....0) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets				
26.	TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	25,988,992	66,028	25,922,964	23,043,000
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	TOTAL (Lines 26 and 27)	25,988,992	66,028	25,922,964	23,043,000
DETAILS OF WRITE-INS					
1101.	.....			
1102.	.....			
1103.	.....			
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.	.....			
2502.	.....			
2503.	.....			
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Losses (Part 2A, Line 35, Column 8)		
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)		
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)		
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses))	585	1,050
7.2	Net deferred tax liability		
8.	Borrowed money \$.....0 and interest thereon \$.....0		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....101,667,183 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)		
10.	Advance premiums	1,234,247	1,105,220
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	(8,609,684)	2,409,478
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14.	Amounts withheld or retained by company for account of others	2,670	(1,108)
15.	Remittances and items not allocated	(18,221)	(17,967)
16.	Provision for reinsurance (including (\$.....0 certified)) (Schedule F, Part 8)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding	3,712,206	2,611,426
19.	Payable to parent, subsidiaries and affiliates	11,799,795	
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes \$.....0 and interest thereon \$.....0		
25.	Aggregate write-ins for liabilities	595,957	551,545
26.	TOTAL Liabilities excluding protected cell liabilities (Lines 1 through 25)	8,717,555	6,659,644
27.	Protected cell liabilities		
28.	TOTAL Liabilities (Lines 26 and 27)	8,717,555	6,659,644
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	1,000,000	1,000,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	4,241,335	4,241,335
35.	Unassigned funds (surplus)	11,964,074	11,142,021
36.	Less treasury stock, at cost:		
36.1	.....0 shares common (value included in Line 30 \$.....0)		
36.2	.....0 shares preferred (value included in Line 31 \$.....0)		
37.	Surplus as regards policyholders (Lines 29 to 35, minus 36) (Page 4, Line 39)	17,205,409	16,383,356
38.	TOTALS (Page 2, Line 28, Column 3)	25,922,964	23,043,000
DETAILS OF WRITE-INS			
2501.	All Other Liabilities	595,957	551,545
2502.	.....	
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	595,957	551,545
2901.	.....	
2902.	.....	
2903.	.....	
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.	.....	
3202.	.....	
3203.	.....	
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	TOTALS (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)		
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)		
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)		
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)		
5. Aggregate write-ins for underwriting deductions		
6. TOTAL Underwriting Deductions (Lines 2 through 5)		
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)		
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	874,623	868,907
10. Net realized capital gains (losses) less capital gains tax of \$.....0 (Exhibit of Capital Gains (Losses))		
11. Net investment gain or (loss) (Lines 9 + 10)	874,623	868,907
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0)		
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income		
15. TOTAL Other Income (Lines 12 through 14)		
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	874,623	868,907
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	874,623	868,907
19. Federal and foreign income taxes incurred	44,587	132,090
20. Net income (Line 18 minus Line 19) (to Line 22)	830,036	736,817
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	16,383,356	15,646,539
22. Net income (from Line 20)	830,036	736,817
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,142	5,276
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets Line 28, Column 3)	(9,125)	(5,276)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Line 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	822,053	736,817
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	17,205,409	16,383,356
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)		
1401. Other Income		
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)		
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Lines 37 above)		

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	(10,970,144)	812,106
2.	Net investment income	885,111	879,811
3.	Miscellaneous income		
4.	TOTAL (Lines 1 through 3)	(10,085,033)	1,691,917
5.	Benefit and loss related payments	(930,467)	1,566,347
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions		
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	45,052	92,844
10.	TOTAL (Lines 5 through 9)	(885,415)	1,659,191
11.	Net cash from operations (Line 4 minus Line 10)	(9,199,618)	32,726
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds		
12.2	Stocks		
12.3	Mortgage loans		
12.4	Real estate		
12.5	Other invested assets		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7	Miscellaneous proceeds		
12.8	TOTAL Investment proceeds (Lines 12.1 to 12.7)		
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	3,310,960	600,659
13.2	Stocks		
13.3	Mortgage loans		
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications		1
13.7	TOTAL Investments acquired (Lines 13.1 to 13.6)	3,310,960	600,660
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,310,960)	(600,660)
Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes		
16.2	Capital and paid in surplus, less treasury stock		
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities		
16.5	Dividends to stockholders		
16.6	Other cash provided (applied)	11,216,438	(1,457,187)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	11,216,438	(1,457,187)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,294,140)	(2,025,121)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	2,098,634	4,123,755
19.2	End of year (Line 18 plus Line 19.1)	804,494	2,098,634

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001		
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6 Underwriting and Investment Exhibit Pt 1 NONE

7 Underwriting and Investment Exhibit Pt 1A NONE

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1+2+3-4-5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire	83,162			83,162		
2.	Allied lines	153,067			60,777	92,290	
3.	Farmowners multiple peril	143,439			143,439		
4.	Homeowners multiple peril	72,539,421			72,539,421		
5.	Commercial multiple peril	9,114,129			9,114,129		
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	51,936			51,936		
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake	125,015			125,015		
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health	475,322			297,332	177,990	
16.	Workers' compensation	912,104			912,104		
17.1	Other liability - occurrence	2,608,353			2,608,353		
17.2	Other liability - claims-made						
17.3	Excess Workers' Compensation						
18.1	Products liability - occurrence	8,926			8,926		
18.2	Products liability - claims-made						
19.1	19.2 Private passenger auto liability	104,114,855			104,114,855		
19.3	19.4 Commercial auto liability	1,029,156			1,029,156		
21.	Auto physical damage	66,168,545			66,168,545		
22.	Aircraft (all perils)						
23.	Fidelity	4,106			4,106		
24.	Surety						
26.	Burglary and theft	3,545			3,545		
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance-Nonproportional Assumed Property	X X X					
32.	Reinsurance-Nonproportional Assumed Liability	X X X					
33.	Reinsurance-Nonproportional Assumed Financial Lines	X X X					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	257,535,081			257,264,801	270,280	
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes[] No[X]
If yes, (1) The amount of such installment premiums \$.....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

		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 + 5 - 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 + 2 - 3)				
Line of Business									
1.	Fire	67,434		67,434					
2.	Allied lines	102,081		102,081					
3.	Farmowners multiple peril	2,290		2,290					
4.	Homeowners multiple peril	33,632,099		33,632,099					
5.	Commercial multiple peril	4,200,952		4,200,952					
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine	27,032		27,032					
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health	490,179		490,179					
16.	Workers' compensation	99,130		99,130					
17.1	Other liability - occurrence	1,268,134		1,268,134					
17.2	Other liability - claims-made								
17.3	Excess Workers' Compensation								
18.1	Products liability - occurrence								
18.2	Products liability - claims made								
19.1	19.2 Private passenger auto liability	56,930,688		56,930,688					
19.3	19.4 Commercial auto liability	556,634		556,634					
21.	Auto physical damage	34,967,801		34,967,801					
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft								
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance-Nonproportional Assumed Property	X X X							
32.	Reinsurance-Nonproportional Assumed Liability	X X X							
33.	Reinsurance-Nonproportional Assumed Financial Lines	X X X							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	132,344,454		132,344,454					
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)								

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 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Columns 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire					4,437		4,437		
2.	Allied Lines					1,463		1,463		
3.	Farmowners multiple peril					401		401		
4.	Homeowners multiple peril	5,476,232		5,476,232		5,653,945		5,653,945		
5.	Commercial multiple peril	977,690		977,690		1,216,084		1,216,084		
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine	2,000		2,000		2,678		2,678		
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident & health								(a)	
14.	Credit accident & health (group & individual)									
15.	Other accident & health					1,170,594		1,170,594	(a)	
16.	Workers' compensation	69,217		69,217		142,027		142,027		
17.1	Other liability - occurrence	1,813,002		1,813,002		2,923,864		2,923,864		
17.2	Other liability - claims-made									
17.3	Excess Workers' Compensation									
18.1	Products liability - occurrence									
18.2	Products liability - claims-made									
19.1	19.2 Private passenger auto liability	33,026,724		33,026,724		36,962,287		36,962,287		
19.3	19.4 Commercial auto liability	579,961		579,961		867,803		867,803		
21.	Auto physical damage	2,412,650		2,412,650		(1,360,800)		(1,360,800)		
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft									
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance-Nonproportional Assumed Property	X X X				X X X				
32.	Reinsurance-Nonproportional Assumed Liability	X X X				X X X				
33.	Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	44,357,476		44,357,476		47,584,783		47,584,783		
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	3,373,026			3,373,026
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	3,373,026			3,373,026
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)				
2. Commission and brokerage:				
2.1 Direct, excluding contingent		27,908,936		27,908,936
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent	21,666,227	113,012,790		134,679,017
2.4 Contingent - direct		908,180		908,180
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		908,180		908,180
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	(21,666,227)	(85,103,854)		(106,770,081)
3. Allowances to manager and agents		10,091,636		10,091,636
4. Advertising		34,130,735		34,130,735
5. Boards, bureaus and associations	103,281	242,435		345,716
6. Surveys and underwriting reports	2,838	2,730,840		2,733,678
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	12,838,004	14,740,990	11,119	27,590,113
8.2 Payroll taxes	978,582	1,099,837	847	2,079,266
9. Employee relations and welfare	2,370,129	2,771,008	2,392	5,143,529
10. Insurance	49,040	21,624	98	70,762
11. Directors' fees		70,571		70,571
12. Travel and travel items	907,163	1,161,292	1,525	2,069,980
13. Rent and rent items	613,217	1,438,387	583	2,052,187
14. Equipment	90,303	372,386		462,689
15. Cost or depreciation of EDP equipment and software	1,704,869	3,971,109	5,553	5,681,531
16. Printing and stationery	90,030	276,479	372	366,881
17. Postage, telephone and telegraph, exchange and express	456,204	1,861,087	48	2,317,339
18. Legal and auditing	381,464	1,749,464	4,650	2,135,578
19. TOTALS (Lines 3 to 18)	20,585,124	76,729,880	27,187	97,342,191
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0		5,389,958		5,389,958
20.2 Insurance department licenses and fees		210,220		210,220
20.3 Gross guaranty association assessments		(19,159)		(19,159)
20.4 All other (excluding federal and foreign income and real estate)	545	71,657		72,202
20.5 TOTAL taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	545	5,652,676		5,653,221
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	1,080,558	2,721,298	190	3,802,046
25. TOTAL expenses incurred			27,377	(a)..... 27,377
26. Less unpaid expenses - current year				
27. Add unpaid expenses - prior year				
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)			27,377	27,377
DETAILS OF WRITE-INS				
2401. Outside Services and Miscellaneous	1,080,558	2,721,298	190	3,802,046
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. TOTALS (Lines 2401 through 2403 plus 2498) (Line 24 above)	1,080,558	2,721,298	190	3,802,046

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a)..... 27,911	..... 28,332
1.1	Bonds exempt from U.S. tax	(a)..... 873,650	..... 873,650
1.2	Other bonds (unaffiliated)	(a).....	.....
1.3	Bonds of affiliates	(a).....	.....
2.1	Preferred stocks (unaffiliated)	(b).....	.....
2.11	Preferred stocks of affiliates	(b).....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c).....	.....
4.	Real estate	(d).....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e)..... 17	..... 17
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	TOTAL Gross investment income .....	..... 901,578	..... 901,999
11.	Investment expenses		(g)..... 27,186
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....
13.	Interest expense		(h).....
14.	Depreciation on real estate and other invested assets		(i).....
15.	Aggregate write-ins for deductions from investment income .....		..... 190
16.	TOTAL Deductions (Lines 11 through 15) .....		..... 27,376
17.	Net Investment income (Line 10 minus Line 16) .....		..... 874,623
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	.....	.....
1501.	Miscellaneous Expense .....		..... 190
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....
1599.	TOTALS (Lines 1501 through 1503 plus 1598) (Line 15 above) .....		..... 190
(a) Includes \$......5,948 accrual of discount less \$......16,858 amortization of premium and less \$......311 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	2	3	4	5
		Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	TOTAL Capital gains (losses)					
DETAILS OF WRITE-INS						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page ..	.....	.....	.....	.....	.....
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above) ..	.....	.....	.....	.....	.....

EXHIBIT OF NONADMITTED ASSETS

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
2.1	Preferred stocks			
2.2	Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
3.1	First liens			
3.2	Other than first liens			
4.	Real estate (Schedule A):			
4.1	Properties occupied by the company			
4.2	Properties held for the production of income			
4.3	Properties held for sale			
5.	Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)			
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)			
13.	Title plants (for Title insurers only)			
14.	Invested income due and accrued			
15.	Premium and considerations:			
15.1	Uncollected premiums and agents' balances in the course of collection			
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	7,983		(7,983)
15.3	Accrued retrospective premiums			
16.	Reinsurance:			
16.1	Amounts recoverable from reinsurers			
16.2	Funds held by or deposited with reinsured companies			
16.3	Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset	58,045	56,903	(1,142)
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software			
21.	Furniture and equipment, including health care delivery assets			
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable			
25.	Aggregate write-ins for other than invested assets			
26.	TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	66,028	56,903	(9,125)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	TOTAL (Lines 26 and 27)	66,028	56,903	(9,125)
DETAILS OF WRITE-INS				
1101.	.....		
1102.	.....		
1103.	.....		
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501.	.....		
2502.	.....		
2503.	.....		
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)			

Notes to Financial Statements

1. SIGNIFICANT ACCOUNTING POLICIES

A. American Family Insurance Company (the Company) prepares its statutory financial statements in accordance with accounting practices prescribed or permitted by the Office of the Commissioner of Insurance of the State of Ohio (OCI). Prescribed statutory accounting practices include the National Association of Insurance Commissioners' (NAIC) "Accounting Practices and Procedures Manual", version effective March 1, 2014, as well as state laws, regulations, and general administrative rules applicable to all insurance enterprises domiciled in a particular state. In addition, the OCI has a right to permit other specific practices that may deviate from prescribed practices. No permitted differences in statutory accounting practices between the OCI and the NAIC are used in the preparation of these statutory financial statements.

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:

<u>NET INCOME</u>	<u>State of Domicile</u>	2014	2013
(1) State Basis (Page 4, Line 20, Columns 1 & 2)	OH	\$ 830,036	\$ 736,817
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:	OH	0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP:	OH	0	0
(4) NAIC SAP (1-2-3=4)	OH	\$ 830,036	\$ 736,817
<u>SURPLUS</u>			
(5) State Basis (Page 3, Line 37, Columns 1 & 2)	OH	\$ 17,205,409	\$ 16,383,356
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:	OH	0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP:	OH	0	0
(8) NAIC SAP (5-6-7=8)	OH	\$ 17,205,409	\$ 16,383,356

- B. The preparation of financial statements in conformity with the Annual Statement Instructions and Accounting Practices and Procedures manual requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.
- C. Premiums, reserves and expenses are accounted for in accordance with the NAIC Accounting Practices and Procedures manual, subject to deviations prescribed or permitted by the State of Ohio as described above.

In addition, the Company uses the following accounting policies:

- (1) Investments in short-term bonds rated "1" (highest quality), or "2" (high quality) by the Securities Valuation Office ("SVO") of the NAIC are reported in the financial statements at amortized cost. Bonds rated "3" (medium quality), "4" (low quality), "5" (lower quality), or "6" (lowest quality) by the SVO are reported at the lower of amortized cost or fair value. The interest method is used to amortize any purchase premium or discount, including estimates of future prepayments obtained from independent sources. Money market mutual funds are recorded at amortized cost, which approximates fair market value.
- (2) Investments in bonds rated "1" (highest quality), or "2" (high quality) by the Securities Valuation Office ("SVO") of the NAIC are reported in the financial statements at amortized cost. Bonds rated "3" (medium quality), "4" (low quality), "5" (lower quality), or "6" (lowest quality) by the SVO are reported at the lower of amortized cost or fair value.
- (3) The Company holds no common stocks.
- (4) The Company holds no preferred stocks.
- (5) The Company holds no mortgage loans.
- (6) The Company holds no loan-backed securities.
- (7) Investments in subsidiary, controlled and affiliated companies are stated as follows: The Company is wholly owned by AMFAM Inc., a holding company, which is wholly owned by American Family Mutual Insurance Company (AFMIC).
- (8) The Company has no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company holds no derivatives.
- (10) The Company does anticipate investment income as a factor in premium deficiency calculations.
- (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 amounts are adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates are continually reviewed and any adjustments are reflected in the period determined.

Notes to Financial Statements

- (12) The Company has not modified its capitalization policy during the reporting period.
- (13) The Company does not have pharmaceutical rebate receivables.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

The Company did not have any accounting changes and corrections of errors during 2014.

3. BUSINESS COMBINATIONS AND GOODWILL

- A. Statutory Purchase Method – None
- B. Statutory Merger – None
- C. Impairment Loss – None

4. DISCONTINUED OPERATIONS

The Company had no discontinued operations during 2014.

5. INVESTMENTS

- A. Mortgage Loans, including Mezzanine Real Estate Loans - None.
- B. Debt Restructuring - None.
- C. Reverse Mortgages - None.
- D. Loan-Backed Securities – None.
- E. Repurchase Agreements - None.
- F. Real Estate – None.
- G. Investments in Low-Income Housing Tax Credits (LIHTC) - None.
- H. Restricted Assets (Including Pledged)

- (1) The following summarizes the carrying value of the Company’s restricted assets, including pledged assets, as of December 31, 2014.

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	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)					
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.0%	0.0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0.0%	0.0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.0%	0.0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.0%	0.0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.0%	0.0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0.0%	0.0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.0%	0.0%
i. FHLB capital stock	-	-	-	-	-	-	-	-	0.0%	0.0%
j. On deposit with states	2,863,158	-	-	-	2,863,158	2,098,702	764,456	2,863,158	11.0%	11.0%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)										
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.0%	0.0%
n. Other restricted assets	-	-	-	-	-	-	-	-	0.0%	0.0%
o. Total Restricted Assets	\$2,863,158	\$ -	\$ -	\$ -	\$ 2,863,158	\$ 2,098,702	\$ 764,456	\$ 2,863,158	11.0%	11.0%

(a) Subset of column 1

(b) Subset of column 3

Notes to Financial Statements

(2) Not applicable.

(3) Not applicable.

I. Working Capital Finance Investments – None.

J. Offsetting and Netting of Assets and Liabilities – None.

K. Structured Notes – None.

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 admitted assets.

B. The Company has no investments in impaired Joint Ventures, Partnerships and Limited Liability Companies.

7. INVESTMENT INCOME

A. The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. The total amount nonadmitted was \$0.

8. DERIVATIVE INSTRUMENTS

The Company holds no derivative instruments.

Notes to Financial Statements

9. INCOME TAXES

A. The components of the net deferred tax asset/(liability) at December 31, 2014 are as follows:

1.	12/31/2014			12/31/2013			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	60,740	0	60,740	57,946	45	57,991	2,794	(45)	2,749
(b) Statutory Valuation Allowance Adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	60,740	0	60,740	57,946	45	57,991	2,794	(45)	2,749
(d) Deferred Tax assets nonadmitted	58,045	0	58,045	56,903	0	56,903	1,142	0	1,142
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	2,695	0	2,695	1,043	45	1,088	1,652	(45)	1,607
(f) Deferred Tax Liabilities	0	2,695	2,695	0	1,088	1,088	0	1,607	1,607
(g) Net Admitted Deferred Tax Asset/(Liability) (1e - 1f)	2,695	(2,695)	0	1,043	(1,043)	0	1,652	(1,652)	0
2.	12/31/2014			12/31/2013			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components SSAP No. 101									
(a) Fed Inc Taxes Paid in Prior Years Recov through Loss Carrybacks	0	0	0	0	0	0	0	0	0
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding the Amount of Def Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	0	0	0	0	0	0	0	0	0
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	0	0	0	0	0	0	0	0	0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	0	XXX	XXX	0	XXX	XXX	0
(c) Adjusted Gross Deferred Tax Assets (Excluding the Amount Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	2,695	0	2,695	1,043	45	1,088	1,652	(45)	1,607
(d) Deferred Tax Assets Admitted as the result of application of SSAP 101, Total (2(a) + 2(b) + 2(c))	2,695	0	2,695	1,043	45	1,088	1,652	(45)	1,607

Notes to Financial Statements

- 3.
- (a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount
- (b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above

2014	2013
N/A	N/A
N/A	N/A

4.

Impact of Tax-Planning Strategies

- (a) Determination of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage
1. Adjusted Gross Deferred Tax Assets
2. Percentage of Adjusted Gross DTAs By Tax Character Attributable to the Impact of Tax Planning Strategies
3. Net Admitted Adjusted Gross Deferred Tax Assets
4. Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because of the Impact of Tax Planning Strategies

12/31/2014	
(1) Ordinary %	(2) Capital %

12/31/2013	
(3) Ordinary %	(4) Capital %

Change	
(5) Ordinary %	(6) Capital %

60,740	0	57,946	45	2,794	(45)
0	0	0	0	0	0
2,695	0	1,043	45	1,652	(45)
0	0	0	0	0	0

- (b) Does the Company's tax-planning strategies include the use of reinsurance? Yes _____ No X

B. Not Applicable

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

1. Current Income Tax
- (a) Federal
- (b) Foreign
- (c) Subtotal
- (d) Federal Income Tax on Net Capital Gains
- (e) Utilization of Capital Loss Carry-forwards
- (f) Other
- (g) Federal and Foreign Income Taxes Incurred

(1) 12/31/2014	(2) 12/31/2013	(3) (Col 1-2) Change
44,587	43,052	1,535
0	0	0
44,587	43,052	1,535
0	0	0
0	89,038	(89,038)
44,587	132,090	(87,503)

Notes to Financial Statements

	(1) 12/31/2014	(2) 12/31/2013	(3) (Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Tax Credit Carry-Forward	57,946	57,946	0
(2) Other - Nonadmitted Assets	2,794	0	2,794
Subtotal	60,740	57,946	2,794
(b) Statutory Valuation Allowance Adjustment	0	0	0
(c) Nonadmitted DTAs	58,045	56,903	1,142
(d) Admitted Ordinary Deferred Tax Assets	2,695	1,043	1,652
(e) Capital:			
(1) Investments	0	45	(45)
(2) Other	0	0	0
Subtotal	0	45	(45)
(f) Statutory Valuation Allowance Adjustment	0	0	0
(g) Nonadmitted DTAs	0	0	0
(h) Admitted Capital Deferred Tax Assets	0	45	(45)
(i) Admitted Deferred Tax Assets 2(d) + 2(h)	2,695	1,088	1,607
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Other	0	0	0
Subtotal	0	0	0
(b) Capital			
(1) Investments	2,695	1,088	1,607
Subtotal	2,695	1,088	1,607
(c) Deferred Tax Liabilities	2,695	1,088	1,607
4. Net Deferred Tax Assets/(Liabilities)	0	0	0

Components of Change in Net Deferred Income Tax :

	12/31/2014	12/31/2013	Change
Total Deferred Tax Assets	60,740	57,991	2,749
Total Deferred Tax Liabilities	2,695	1,088	1,607
Net Deferred Tax Asset (Liability)	58,045	56,903	1,142
Tax Effect of Unrealized Gains (Losses)			0
Change in Net Deferred Income Tax			1,142

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Description	Amount	Tax Effect at 35%	Effective Tax Rate
Income Before Taxes	874,623	306,118	35.00%
Tax Exempt Interest	(873,631)	(305,771)	-34.96%
T.E. Interest Proration	131,045	45,868	5.24%
Nonadmitted Asset	(7,983)	(2,794)	-0.32%
Other	69	24	0.00%
Total	124,123	43,445	4.97%
Federal & Foreign income tax incurred		44,587	5.10%
Change in net deferred income tax		(1,142)	-0.13%
Total statutory income taxes (excluding taxes on unrealized gains/losses)		43,445	4.97%

Notes to Financial Statements

E. Operating Loss and Tax Credit Carryforwards

(1) The Company reported the following carryforwards:

AMT credit carryforwards, which do not expire, in the amount of:

12/31/2014	12/31/2013
57,946	57,946

(2) The following is income tax expense for 2014, 2013, and 2012 that is available for recoupment in the event of future net losses. Ordinary losses can be carried back two years and capital losses can be carried back three years.

Year	Amount
2014	30,900
2013	29,444
2012	21,241

(3) Deposits admitted under Section 6603 of the Internal Revenue Service Code – Not Applicable

F. Consolidated Federal Income Tax Return

(1) The Company files a consolidated federal income tax return with the following entities:

American Family Mutual Insurance Company (Parent Company)
American Family Life Insurance Company
American Standard Insurance Company of Wisconsin
American Family Financial Services, Inc.
AmFam, Inc.
American Family Brokerage, Inc.
American Family Insurance Company
American Standard Insurance Company of Ohio
Midvale Indemnity Company
PGC Holdings Corp
Permanent General Companies, Inc.
Permanent General Assurance Corporation of Ohio
The General Automobile Insurance Company, Inc.
Permanent General Assurance Corporation
PGA Service Corporation
The General Automobile Insurance Services of Texas, Inc.
The General Automobile Insurance Services of Ohio, Inc.
The General Automobile Insurance Services of Georgia, Inc.
The General Automobile Insurance Services, Inc.
The General Automobile Insurance Services of Louisiana, Inc.
Homesite Group Incorporated
Homesite Insurance Company of the Midwest
Homesite Insurance Company
Homesite Indemnity Company
Homesite Insurance Company of California
Homesite Insurance Company of New York
Homesite Insurance Company of Georgia
Homesite Insurance Company of Illinois
Homesite Insurance Company of Florida
Homesite Lloyd's of Texas
Homesite Securities Company, LLC
Homesite Insurance Agency, Inc.
Texas-South of Homesite, Inc.
Homesite General Agent LLC

(2) The consolidated federal income tax is allocated to each member company in the following manner:

- a. Companies having tax profits on a separate return basis will incur federal tax expense based on their separate return taxable incomes.
- b. Companies with tax losses on a separate basis will be compensated (at the current federal tax rate) for the reduction in the consolidated tax liability resulting from their losses. Such compensation shall come directly from profitable companies that utilize those tax losses to reduce their taxable incomes. A loss company may have to repay this current year compensation back to the profitable company if the profitable company later incurs losses that, on a separate return basis, may be carried back to offset its current year income.
- c. The reduction of the consolidated tax liability due to tax credits shall be allocated to the individual companies producing such credits. Special additional taxes are similarly allocated to each member company.
- d. Operating Loss and Tax Credit Carryforwards:

1) On a consolidated basis the Company reported the following carryforwards available for recoupment:

AMT credit carryforwards, which do not expire, in the amount of:

12/31/2014	12/31/2013
37,429,662	142,483,691

2) The following is income tax expense for 2014, 2013, and 2012 that is available for recoupment in the event of future net tax losses:

Year	Amount
2014	160,959,474
2013	76,852,047
2012	62,150,189

Notes to Financial Statements

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- A. B. & C. The Company had no non-reinsurance related transactions exceeding ½ of 1% of admitted assets.
- D. As of December 31, 2014, The Company reported \$1,712,435 due from affiliates, and \$3,190,111 due to affiliates. Terms of the settlement require that these amounts be settled within 30 days.
- E. The Company does not have any guaranty or undertaking, written or otherwise, for the benefit of an affiliate or related party that result in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.
- F. AFMIC has agreed to provide certain management and information systems services to the Company.
- G. (Refer to Schedule Y)
American Family Mutual Insurance Company (AFMIC), the parent company, owns:
 - 100% of American Family Brokerage, Incorporated
 - 100% of The AssureStart Insurance Agency, LLC
 - 100% of AMFAM, Incorporated, a holding company, which owns:
 - 100% of American Family Life Insurance Company
 - 100% of American Standard Insurance Company of Wisconsin
 - 100% of American Family Financial Services, Incorporated
 - 100% of American Family Insurance Company
 - 100% of American Standard Insurance Company of Ohio
 - 100% of PGC Holdings Corp.
 - 100% of Midvale Indemnity Company
 - 100% of Homesite Group Incorporated
 - 99% of New Ventures, LLC
- H. Upstream/Downstream intermediaries – Not Applicable
- I. Investment in SCA that exceeds 10% admitted assets – Not Applicable
- J. Impaired SCA investments – Not Applicable
- K. Investment in a foreign insurance subsidiary – Not applicable
- L. Upstream/Downstream look-through approach provision – Not applicable

11. DEBT

- A. The Company has no debt.
- B. Federal Home Loan Bank (FHLB) Agreements – Not applicable

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

- A., B., C., & D. Defined Benefit Plans - Refer to Note 12.G.
- E. Defined Contribution Plans - Refer to Note 12.G.
- F. Multiemployer Plans – Not applicable
- G. Consolidated/Holding Company Plans
The Company participates with AFMIC and its subsidiaries (herein referred to as the “Companies”) in non-contributory pension plans (herein referred to as the “Plans”) covering substantially all employees. All employees providing services to the Company are employees of AFMIC. The Company is not directly liable for obligations under the Plans. For employees hired before January 1, 2009, and Agency Sales Managers hired before January 1, 2010, the benefits are based on years of credited service and highest average compensation (as defined in the Plans). For employees hired on or after January 1, 2009, and Agency Sales Managers hired on or after January 1, 2010, benefits are determined under a cash balance formula (as defined in the Plans). The asset valuation method used in 2014 for funding calculations is the Two-Year Smoothed Value method. The new benefit restrictions, required under the Pension Protection Act of 2006, do not apply in 2014 given the funded status of the plans. Pension expense of approximately \$1,162,419 and \$3,438,752 was allocated to the Company for the years ended December 31, 2014 and 2013, respectively, based on the Company's overall salary percentage.

The Companies also participate in a qualified contributory 401(k) plan (herein referred to as the “Plan”). Substantially all employees are eligible to enter into the Plan. Employee participation in the Plan is optional; participants contribute at least 1%, but no more than 30% of base compensation, subject to Internal Revenue Service limitations. The Companies are required to make contributions each payroll period, as defined, to a trust fund. Company contributions are based on a formula with a dollar-for-dollar match on the first 3% of eligible contributions plus 50 cents per dollar on the next 2% of eligible contributions. The maximum annual company contribution is 4% of eligible contributions. Beginning on Jan. 1, 2011, Agency Sales Managers began receiving an employer fixed match each pay period. The fixed match is the same as the employee match, as discussed above. The Plan expense allocated to the Company during 2014 and 2013 amounted to \$865,897 and \$789,488, respectively, based on the Company's overall salary percentage.

The Companies provide certain health care benefits to certain grandfathered agents and substantially all employees. In addition, the Companies provide most employees with a life insurance benefit. Upon retirement, agents and employees are eligible to continue certain of these benefits. For the life insurance program, the Companies absorb substantially all the cost. The Companies also contribute toward eligible employees' postretirement health care using a fixed amount for each year of eligible service. The Companies' portions of the costs of these programs are unfunded. The Companies sponsor no other significant postretirement benefit plans. The remaining cost to the Company was not significant in 2014 or 2013.

Notes to Financial Statements

- H. Postemployment Benefits and Compensated Absences - Refer to Note 12.G.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

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

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

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

The Company is unable to conclude whether the benefits provided by the Plan are actuarially equivalent to Medicare Part D under the Act. As a result, the effects of the Act on Accumulated postretirement benefit obligation are not reflected in the financial statement or the accompanying notes.

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

- 1) The Company has 850 shares authorized, 100 shares issued, and 100 shares outstanding. All shares are Class A shares.
- 2) Preferred shares - Not Applicable.
- 3) Dividend Restrictions – Not applicable
- 4) The Company’s surplus may be available for transfer to its policyholders. Such distributions as dividends may be subject to prior regulatory approval. No dividends were paid in 2014.
- 5) Ordinary Dividends to stockholders-Not Applicable
- 6) There were no restrictions placed on the Company’s surplus, including for whom the surplus is being held.
- 7) The Company has no advances to surplus.
- 8) The Company holds no stock for special purposes.
- 9) Changes in special surplus funds - None
- 10) The portion of unassigned funds (surplus) represented or (reduced) by cumulative gross unrealized gains (losses) was \$0.
- 11) The Company has no surplus debentures or similar obligations.
- 12) Restatement due to prior quasi-reorganizations - Not Applicable
- 13) Effective date(s) of quasi-reorganizations— Not Applicable

14. CONTINGENCIES

- A. Contingent Commitments

The Company does not have any commitment or contingency to a SCA entity, joint venture, partnership, or limited liability company.

- B. Assessments

No liabilities were established for mandatory assessments. Any liabilities related to these items are recorded in the Parent Company as all business is reinsured to the Parent Company.

- C. Gain Contingencies-Not Applicable
- D. Claims related Extra Contractual Obligations and Bad Faith Losses-Not Applicable

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

	Direct
Claims related ECO and bad faith losses paid during the reporting period	9,575

Number of claims where amounts were paid to settle claims:

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

Claim count information is disclosed:

(f) Per Claim	X	(g) Per Claimant	
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- E. Product Warranties – Not applicable

Notes to Financial Statements

F. All Other Contingencies

Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

Uncollectible Premiums Receivable – As the Company sells its premium receivable balances to the Parent Company (See Note 17A), no uncollectible premium receivable balances are reflected in the Company’s financial statements.

15. LEASES

- A. The Company does not have any material lease obligations.
- B. The Company does not have any significant activity from leasing.

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

Not Applicable

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

- A. Transfer of Receivables reported as sales – The proceeds from the transfer for the year ending December 31, 2014 and December 31, 2013 are \$260,904,240 and \$222,038,289 respectively. There is no gain or loss from this transaction.
- B. Transfer and servicing of Financial Assets-Not Applicable
- C. Wash Sales-Not Applicable

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. Valuation, Techniques, and Inputs

- 1. The following summarizes the Company’s financial assets carried at fair value as of December 31, 2014.

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Short-term investments	204,585	-	-	204,585
Total assets at fair value	204,585	-	-	204,585

There were no material transfers between Levels 1 and 2 during 2014.

- 2. The Company held no Level 3 assets as of December 31, 2014.
- 3. There were no material transfers into or out of Level 3 during 2014.
- 4. The Financial assets and financial liabilities recorded on the Balance Sheet at fair value are categorized based on the reliability of inputs to the valuation techniques as follows:

Level 1 Financial assets and financial liabilities whose values are based on unadjusted quoted prices for identical assets or liabilities in an active market that the Company can access.

Level 2 Financial assets and financial liabilities whose values are based on the following:
Quoted prices for similar assets or liabilities in active markets;
Quoted prices for identical or similar assets or liabilities in non-active markets; or
Valuation models whose inputs are observable, directly or indirectly, for substantially the full term of the asset or liability.

Level 3 Financial assets and financial liabilities whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These inputs may reflect the Company’s estimates of the assumptions that market participants would use in valuing the financial assets and financial liabilities.

The availability of observable inputs varies by instrument. In situations where fair value is based on internally developed pricing models or inputs that are unobservable in the market, the determination of fair value requires more judgment. In many instances, inputs used to measure fair value fall into different levels of the fair value hierarchy. In those instances, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement is categorized is determined based on the lowest level input that is significant to the fair value measurement in its entirety.

The fair value guidance establishes a hierarchy for inputs used in determining fair value that maximize the use of observable inputs and minimizes the use of unobservable inputs by requiring that observable inputs be used when available.

Notes to Financial Statements

Fair value is a market-based measure considered from the perspective of a market participant who owns an asset or owes a liability. Accordingly, when market observable data is not readily available, the Company’s own assumptions are set to reflect those that market participants would be presumed to use in pricing the asset or liability at the measurement date. The Company uses prices and inputs that are current as of the measurement date, including during periods of market disruption. In periods of market disruption, the ability to observe prices and inputs may be reduced for many instruments. This condition could cause an instrument to be reclassified from Level 1 to Level 2 or from Level 2 to Level 3.

When available, the Company uses the market approach to estimate the fair value of its financial instruments, which is based on quoted prices in active markets that are readily and regularly available. Generally, these are the most liquid of the Company’s holdings and valuation of these securities does not involve management judgment. Matrix pricing and other similar techniques are other examples of the market approach.

When quoted prices in active markets are not available, the Company uses the income approach, or a combination of the market and income approaches, to estimate the fair value of its financial instruments. The income approach involves using discounted cash flow and other standard valuation methodologies. The inputs in applying these market standard valuation methodologies include, but are not limited to interest rates, benchmark yields, bid/ask spreads, dealer quotes, liquidity, term to maturity, estimated future cash flows, credit risk and default projections, collateral performance, deal and tranche attributes, and general market data.

The following valuation techniques and inputs were used to estimate the fair value of each class of significant financial instruments:

Level 1 Measurements

Short-term Investments: Comprised of actively traded money market funds that have daily quoted net asset values for identical assets that the Company can access.

The Company held no Level 2 or Level 3 securities carried at fair value as of December 31, 2014.

- B. Not Required
- C. Valuation, Methods, and Assumptions

1. The following summarizes the fair value of the Company’s financial assets as of December 31, 2014:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	24,961,691	23,004,230	5,411,722	19,549,969	-	-
Short-term investments	204,585	204,585	204,585	-	-	-

2. The following valuation methods and assumptions were used to measure the fair values of each type of financial asset and financial liability:

Bonds: The fair value of Level 1 bonds, consisting of U.S. Treasury Notes, is determined using unadjusted quoted prices in an active market. The majority of the Company’s Level 2 bonds are valued using the market and income approaches by the SVO or by leading, nationally recognized providers of market data and analytics if no SVO price is available. When available, recent trades of identical or similar assets are used to price these securities. However, because many fixed income securities do not actively trade on a daily basis, pricing models are often used to determine security prices. The pricing models discount future cash flows at estimated market interest rates. These rates are derived by calculating the appropriate spreads over comparable U.S. Treasury securities based on credit quality, industry, and structure of the asset. Observable inputs used by the models include benchmark yields, bid/ask spreads, dealer quotes, liquidity, term to maturity, credit risk and default projections, collateral performance, deal and tranche attributes, and general market data. Inputs may vary depending on type of security.

Short-term Investments: Valuation methods and assumptions are discussed in Note 20.A.4.

- D. Not Applicable
- E. Not Applicable

21. OTHER ITEMS

- A. Extraordinary Items-None
- B. Troubled Debt Restructuring: Debtors-None
- C. Other Disclosures
Assets in the amount of \$2,863,158 and \$2,098,702 at December 31, 2014 and 2013, respectively, were on deposit with government authorities or trustees as required by law.
- D. Business Interruption Insurance Recoveries – None.
- E. Transferable State Tax Credits – None
- F. Subprime-Mortgage-Related Risk Exposure

Notes to Financial Statements

1.

The Company defines our exposure to subprime mortgage related risk as any mortgage backed security that contains underlying mortgages designated as subprime. We reviewed all our residential mortgage backed pools and collateralized mortgage obligations for any such risk. Since our direct exposure through investments in subprime mortgage related risk is zero and our direct exposure through “other” investments is immaterial, we have not had the need to mitigate that risk exposure.
2.

Not Applicable.
3.

Not Applicable.
4.

Not Applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 26, 2015 for the statutory statement issued on February 26, 2015. There were no events occurring subsequent to December 31, 2014 meriting disclosure.

23. REINSURANCE

A. Unsecured Reinsurance Recoverable

The Company had unsecured reinsurance recoverables that exceeded 3% of the Company’s policyholders surplus of \$210,624,930 and \$181,738,190 at December 31, 2014 and 2013, respectively, with American Family Mutual Insurance Company (NAIC Group Code 0473, FEIN 39-0273710).

B. Reinsurance Recoverable In Dispute

Not Applicable

C. Reinsurance Assumed And Ceded

1.

The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2014:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a) Affiliates	\$ -	\$ -	\$ 101,585,475	\$ 16,164,689	\$ (101,585,475)	\$ (16,164,689)
b) All Other	-	-	81,708	7,085	(81,708)	(7,085)
c) TOTAL	\$ -	\$ -	\$ 101,667,183	\$ 16,171,774	\$ (101,667,183)	\$ (16,171,774)
d) Direct Unearned Premium Reserve			\$ 101,667,183			

2.

Certain agency agreements and ceded reinsurance contracts provide for additional or return commissions based on the actual loss experience of the produced or reinsured business. There were no amounts accrued at December 31, 2014.

3.

The Company has no protected cells.

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 & CONTRACTS SUBJECT TO REDETERMINATION

- A.

Not applicable
- B.

Not applicable
- C.

Not applicable
- D.

Not applicable
- E.

Not applicable

Notes to Financial Statements

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Not Applicable

26. INTERCOMPANY POOLING ARRANGEMENTS

Not Applicable

27. STRUCTURED SETTLEMENTS

Not Applicable

28. HEALTH CARE RECEIVABLES

Not Applicable

29. PARTICIPATING POLICIES

Not Applicable

30. PREMIUM DEFICIENCY RESERVES

1. Liability carried for premium deficiency reserves	\$	0
2. Date of the most recent evaluation of this liability		12/31/2014
3. Was anticipated investment income utilized in the calculation? (Yes / No)		Yes

The Company annually evaluates whether a premium deficiency exists relating to short-duration contracts for each of the major lines of business. Anticipated investment income is considered as part of the evaluation.

31. HIGH DEDUCTIBLES

Not Applicable

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

Not Applicable

33. ASBESTOS/ENVIRONMENTAL RESERVES

Not Applicable

34. SUBSCRIBERS SAVINGS ACCOUNT

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?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes[X] No[]
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes[X] No[] N/A[]
Wisconsin
- 1.3 State Regulating?
- 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.

12/31/2011
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2011
- 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).

04/05/2013
- 3.4 By what department or departments?
Ohio Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

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

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

Yes[] No[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]
- 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 the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes[] No[X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes[] No[X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control

0.000%
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, 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[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?

Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide the names and location (city and state of the main office) of 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
		Yes[] No[X] ..	Yes[] No[X] ..	Yes[] No[X] ..	Yes[] No[X] ..

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers, L.L.P., One North Wacker, 11th Floor, Chicago, IL 60606
- 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 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 response to 10.3 is "yes," provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes[X] No[] N/A[]
- 10.6 If the response to 10.5 is "NO" or "N/A" please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Roger Yard, FCAS, MAAA, P&C Loss Reserves and Forecasting Director of American Family Mutual Insurance Company 6000 American Parkway, Madison, WI 53783-0001

GENERAL INTERROGATORIES (Continued)

- 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[] N/A[X]
- 13.3 Have there been any changes made to any of the trust indentures during the year?

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

Yes[] No[] N/A[X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes[X] No[]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended?

Yes[] No[X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes[] No[X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes[] No[X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

	1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
15.2001

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:

\$1,712,435

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)

Yes[X] No[]
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes[] No[] N/A[X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

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

\$0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

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

Yes[] No[] N/A[X]

GENERAL INTERROGATORIES (Continued)

- 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 reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$ 0

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

\$ 0

24.103 Total payable for securities lending reported on the liability page.

\$ 0
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes[X] No[]
- 25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements

\$ 0

25.22 Subject to reverse repurchase agreements

\$ 0

25.23 Subject to dollar repurchase agreements

\$ 0

25.24 Subject to reverse dollar repurchase agreements

\$ 0

25.25 Placed under option agreements

\$ 0

25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock

\$ 0

25.27 FHLB Capital Stock

\$ 0

25.28 On deposit with states

\$ 2,863,158

25.29 On deposit with other regulatory bodies

\$ 0

25.30 Pledged as collateral - excluding collateral pledged to an FHLB

\$ 0

25.31 Pledged as collateral to FHLB - including assets backing funding agreements

\$ 0

25.32 Other

\$ 0
- 25.3 For category (25.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
.....

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes[] No[X]
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes[] No[] N/A[X]
- If no, attach a description with this statement.
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes[] No[X]
- 27.2 If yes, state the amount thereof at December 31 of the current year.

\$ 0
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 I, 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	2
Name of Custodian(s)	Custodian's Address
US Bank	777 E Wisconsin Ave, Milwaukee, WI 53202

- 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	2	3
Name(s)	Location(s)	Complete Explanation(s)
.....

- 28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes[] No[X]
- 28.04 If yes, give full and complete information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository Number(s)	Name	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	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 Total

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

GENERAL INTERROGATORIES (Continued)

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	23,208,815	25,166,276	1,957,461
30.2 Preferred stocks			
30.3 Totals	23,208,815	25,166,276	1,957,461

30.4 Describe the sources or methods utilized in determining the fair values
The sources utilized in determining the fair values of bonds are as follows: Hub Pricing Service, if available. Bonds not priced by HUB Pricing Service are valued based on market comparables or on internal analysis. Unpriced short-term investments are recorded at amortized cost, which approximates fair value. The company owns no preferred stocks.

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[] N/A[X]

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:

OTHER

33.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?

\$..... 0

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	2
Name	Amount Paid

34.1 Amount of payments for legal expenses, if any?

\$..... 0

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

1	2
Name	Amount Paid

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

\$..... 0

35.2 List the name of 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	2
Name	Amount Paid

GENERAL INTERROGATORIES (Continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes[X] No[]
- 1.2 If yes, indicate premium earned on U.S. business only.

\$ 369,942
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0
- 1.31 Reason for excluding:
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

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

\$ 290,725
- 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

\$ 369,942
- 1.65 Total incurred claims

\$ 290,725
- 1.66 Number of covered lives

107
- 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	2
	Current Year	Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator		
2.3 Premium Ratio (2.1 / 2.2)		
2.4 Reserve Numerator		
2.5 Reserve Denominator		
2.6 Reserve Ratio (2.4 / 2.5)		

- 3.1 Does the reporting entity issue both participating and non-participating policies?

Yes[] No[X]
- 3.2 If yes, state the amount of calendar year premiums written on:
- 3.21 Participating policies

\$ 0
- 3.22 Non-participating policies

\$ 0
4. For Mutual reporting entities and Reciprocal Exchanges only:
- 4.1 Does the reporting entity issue assessable policies?

Yes[] No[X] N/A[]
- 4.2 Does the reporting entity issue non-assessable policies?

Yes[X] No[] N/A[]
- 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

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[] N/A[X]
- 5.2 If yes, is the commission paid:
- 5.21 Out of Attorney's-in-fact compensation

Yes[] No[] N/A[X]
- 5.22 As a direct expense of the exchange

Yes[] No[] N/A[X]
- 5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
- 5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?

Yes[] No[] N/A[X]
- 5.5 If yes, give full information:
- 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:
American Family's workers' compensation book of business does not expose the company to a material catastrophic loss and the Company is 100% reinsured by the parent. In addition, the parent company has purchased adequate workers' compensation catastrophe reinsurance to cover its direct writings as well as that of its subsidiaries.
- 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:
Computer models developed by AIR and RMS provide PML estimates for earthquake and tornado, wind, and hail. Exposures are mainly personal lines property located in Ohio.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss:
The Company is 100% reinsured by the parent. The parent has purchased adequate property catastrophe reinsurance to cover its direct writings as well as that of its subsidiaries.
- 6.4 Does the reporting entity carry catastrophic reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes[] No[X]
- 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
American Family Insurance Company is 100% reinsured by American Family Mutual Insurance Company
- 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[] No[X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.

0
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

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

Yes[] No[X]
- 8.2 If yes, give full information.

GENERAL INTERROGATORIES (Continued)

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 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
(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
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes[]

No[X]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes[X]

No[]

N/A[]

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force?

Yes[]

No[X]

11.2

If yes, give full information:

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses
12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$

\$

\$

0

0

0

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds.

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes[]

No[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
12.42 To

.....

.....

0.000%

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 a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes[]

No[X]

12.6

If yes, state the amount thereof at December 31 of current year:
12.61 Letters of Credit
12.62 Collateral and other funds

\$

\$

0

0

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$

0

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes[]

No[X]

13.3

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

.....

0

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes[]

No[X]

14.2

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

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes[]

No[]

N/A[X]

14.4

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

Yes[]

No[]

N/A[X]

14.5

If the answer to 14.4 is no, please explain

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes[]

No[X]

15.2

If yes, give full information:

16.1

Does the reporting entity write any warranty business?
If yes, disclose the following information for each of the following types of warranty coverage:

Yes[]

No[X]

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

* Disclose type of coverage:

16.1

GENERAL INTERROGATORIES (Continued)

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 2014	2 2013	3 2012	4 2011	5 2010
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2, & 19.3, 19.4)	108,673,394	91,374,165	76,757,243	69,591,789	69,018,552
2. Property Lines (Lines 1, 2, 9, 12, 21, & 26)	66,585,270	58,982,770	52,577,794	49,063,833	49,709,377
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	81,796,989	70,621,996	62,783,882	56,989,460	55,696,818
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	479,428	682,089	765,451	942,921	1,056,494
5. Nonproportional Reinsurance Lines (Lines 31, 32, & 33)					
6. TOTAL (Line 35)	257,535,081	221,661,020	192,884,370	176,588,003	175,481,241
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 & 19.3,19.4)					
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)					
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Non-proportional Reinsurance Lines (Lines 31, 32 & 33)					
12. TOTAL (Line 35)					
Statement of Income (Page 4)					
13. Net underwriting gain or (loss) (Line 8)					
14. Net investment gain or (loss) (Line 11)	874,623	868,907	1,063,987	904,867	879,732
15. TOTAL other income (Line 15)				110	
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	44,587	132,090	27,692	16,204	81,372
18. Net income (Line 20)	830,036	736,817	1,036,295	888,773	798,360
Balance Sheet Lines (Pages 2 and 3)					
19. TOTAL admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	25,922,964	23,043,000	22,148,507	28,301,120	25,000,665
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	21,201	357	4,620	762	1,411
20.2 Deferred and not yet due (Line 15.2)	107,392	56,210	73,762	95,605	84,932
20.3 Accrued retrospective premiums (Line 15.3)					
21. TOTAL liabilities excluding protected cell business (Page 3, Line 26)	8,717,555	6,659,644	6,501,968	13,690,876	11,279,194
22. Losses (Page 3, Line 1)					
23. Loss adjustment expenses (Page 3, Line 3)					
24. Unearned premiums (Page 3, Line 9)					
25. Capital paid up (Page 3, Lines 30 & 31)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	17,205,409	16,383,356	15,646,539	14,610,244	13,721,471
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(9,199,618)	32,726	16,213,311	(6,070,871)	(5,229,421)
Risk-Based Capital Analysis					
28. TOTAL adjusted capital	17,205,409	16,383,356	15,646,539	14,610,244	13,721,474
29. Authorized control level risk-based capital	99,665	80,059	80,811	74,584	97,030
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)	96.6	90.4	82.2	94.8	75.2
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	3.4	9.6	17.7	5.2	24.8
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 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)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Schedule D, Summary, Line 12, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. TOTAL of above Lines 42 to 47					
49. TOTAL investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)					

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains or (Losses) (Line 24)					
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	822,053	736,817	1,036,295	888,773	798,351
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 & 19.3,19.4)	58,854,586	52,297,051	47,381,681	49,214,241	43,152,628
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	35,164,348	32,823,825	30,258,087	30,954,077	27,199,337
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)	37,835,341	35,501,282	39,899,591	39,451,634	36,270,052
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	490,179	731,039	594,350	769,483	710,516
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. TOTAL (Line 35)	132,344,454	121,353,197	118,133,709	120,389,435	107,332,533
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 & 19.3,19.4)					
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30, & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. TOTAL (Line 35)					
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)					
68. Loss expenses incurred (Line 3)					
69. Other underwriting expenses incurred (Line 4)					
70. Net underwriting gain (loss) (Line 8)					
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)					
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)					
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)					
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)					
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)					
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)					
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)					

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[] N/A[X]

If no, please explain::

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 omitted)													
Years in Which Premiums Were Earned and Losses Were Incurred		Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
		1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
					4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1.	Prior ...	... X X X ...	... X X X ...	... X X X ...	(22)	(22)	22	22	1	1			X X X
2.	2005 ...	... 161,970	... 161,970		91,834	91,834	2,407	2,407	15,646	15,646			X X X
3.	2006 ...	... 155,017	... 155,017		112,615	112,615	2,380	2,380	18,273	18,273			X X X
4.	2007 ...	... 160,542	... 160,542		124,811	124,811	2,853	2,853	18,370	18,370			X X X
5.	2008 ...	... 165,147	... 165,147		130,564	130,564	3,169	3,169	19,936	19,936			X X X
6.	2009 ...	... 168,277	... 168,277		111,371	111,371	3,545	3,545	19,712	19,712			X X X
7.	2010 ...	... 174,257	... 174,257		105,904	105,904	3,114	3,114	17,177	17,177			X X X
8.	2011 ...	... 174,412	... 174,412		113,813	113,813	2,590	2,590	20,502	20,502			X X X
9.	2012 ...	... 185,838	... 185,838		112,751	112,751	2,212	2,212	18,984	18,984			X X X
10.	2013 ...	... 209,442	... 209,442		112,831	112,831	1,042	1,042	20,285	20,285			X X X
11.	2014 ...	... 240,409	... 240,409		94,628	94,628	281	281	17,145	17,145			X X X
12.	Totals ...	... X X X ...	... X X X ...	... X X X ...	1,111,100	1,111,100	23,615	23,615	186,031	186,031			X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	40	40	46	46			28	28	5	5			X X X
2. 2005	35	35	(4)	(4)			10	10	2	2			X X X
3. 2006			(5)	(5)			10	10	3	3			X X X
4. 2007	30	30	(22)	(22)			22	22	5	5			X X X
5. 2008	153	153	5	5			64	64	14	14			X X X
6. 2009	289	289	152	152			143	143	31	31			X X X
7. 2010	439	439	467	467			345	345	61	61			X X X
8. 2011	1,331	1,331	2,265	2,265			993	993	226	226			X X X
9. 2012	6,080	6,080	4,849	4,849			1,942	1,942	609	609			X X X
10. 2013	9,460	9,460	11,577	11,577			2,890	2,890	1,185	1,185			X X X
11. 2014	26,501	26,501	28,253	28,253			4,647	4,647	3,971	3,971			X X X
12. Totals	44,358	44,358	47,583	47,583			11,094	11,094	6,112	6,112			X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior ...	... X X X ...	... X X X ...	... X X X ...	... X X X ...	... X X X ...	... X X X ...	.....	.....	... X X X ...	.....	.....
2. 2005 ...	..... 109,930	..... 109,930	.....	..... 67.9	..... 67.9	.....	.....	.....	.....	.....	.....
3. 2006 ...	..... 133,276	..... 133,276	.....	..... 86.0	..... 86.0	.....	.....	.....	.....	.....	.....
4. 2007 ...	..... 146,069	..... 146,069	.....	..... 91.0	..... 91.0	.....	.....	.....	.....	.....	.....
5. 2008 ...	..... 153,905	..... 153,905	.....	..... 93.2	..... 93.2	.....	.....	.....	.....	.....	.....
6. 2009 ...	..... 135,243	..... 135,243	.....	..... 80.4	..... 80.4	.....	.....	.....	.....	.....	.....
7. 2010 ...	..... 127,507	..... 127,507	.....	..... 73.2	..... 73.2	.....	.....	.....	.....	.....	.....
8. 2011 ...	..... 141,720	..... 141,720	.....	..... 81.3	..... 81.3	.....	.....	.....	.....	.....	.....
9. 2012 ...	..... 147,427	..... 147,427	.....	..... 79.3	..... 79.3	.....	.....	.....	.....	.....	.....
10. 2013 ...	..... 159,270	..... 159,270	.....	..... 76.0	..... 76.0	.....	.....	.....	.....	.....	.....
11. 2014 ...	..... 175,426	..... 175,426	.....	..... 73.0	..... 73.0	.....	.....	.....	.....	.....	.....
12. Totals ...	... X X X ...	... X X X ...	... X X X ...	... X X X ...	... X X X ...	... X X X ...	.....	.....	... X X X ...	.....	.....

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Family Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior												
2. 2005												
3. 2006	X X X											
4. 2007	X X X	X X X										
5. 2008	X X X	X X X	X X X									
6. 2009	X X X	X X X	X X X	X X X								
7. 2010	X X X	X X X	X X X	X X X	X							
8. 2011	X X X	X X X	X X X	X X X	X							
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. TOTALS												

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000										X X X	X X X
2. 2005											X X X	X X X
3. 2006	X X X										X X X	X X X
4. 2007	X X X	X X X									X X X	X X X
5. 2008	X X X	X X X	X X X								X X X	X X X
6. 2009	X X X	X X X	X X X	X X X							X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X						X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X						X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	X X X									
4. 2007	X X X	X X X								
5. 2008	X X X	X X X	X X X							
6. 2009	X X X	X X X	X X X	X X X						
7. 2010	X X X	X X X	X X X	X X X	X					
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		Active Status	2	3	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
States, Etc.			Direct Premiums Written	Direct Premiums Earned						
1.	Alabama (AL)	N								
2.	Alaska (AK)	N								
3.	Arizona (AZ)	L								
4.	Arkansas (AR)	N								
5.	California (CA)	N								
6.	Colorado (CO)	L	4,097,150	698,660		144,065	558,675	414,610		
7.	Connecticut (CT)	N								
8.	Delaware (DE)	N								
9.	District of Columbia (DC)	N								
10.	Florida (FL)	N								
11.	Georgia (GA)	L	77,177,095	69,184,494		48,278,648	55,061,450	32,277,596		
12.	Hawaii (HI)	N								
13.	Idaho (ID)	L								
14.	Illinois (IL)	L	39,580	7,661			2,034	2,034		
15.	Indiana (IN)	L								
16.	Iowa (IA)	N								
17.	Kansas (KS)	L								
18.	Kentucky (KY)	N								
19.	Louisiana (LA)	N								
20.	Maine (ME)	N								
21.	Maryland (MD)	N								
22.	Massachusetts (MA)	N								
23.	Michigan (MI)	N								
24.	Minnesota (MN)	L								
25.	Mississippi (MS)	N								
26.	Missouri (MO)	L	40,517	4,942			1	1		
27.	Montana (MT)	N								
28.	Nebraska (NE)	L								
29.	Nevada (NV)	L								
30.	New Hampshire (NH)	N								
31.	New Jersey (NJ)	N								
32.	New Mexico (NM)	N								
33.	New York (NY)	N								
34.	North Carolina (NC)	N								
35.	North Dakota (ND)	N								
36.	Ohio (OH)	L	153,704,176	153,870,086		75,202,298	74,359,719	53,115,914		
37.	Oklahoma (OK)	N								
38.	Oregon (OR)	N								
39.	Pennsylvania (PA)	N								
40.	Rhode Island (RI)	N								
41.	South Carolina (SC)	N								
42.	South Dakota (SD)	L								
43.	Tennessee (TN)	N								
44.	Texas (TX)	N								
45.	Utah (UT)	L	22,476,563	16,716,268		8,719,443	13,970,719	6,132,102		
46.	Vermont (VT)	N								
47.	Virginia (VA)	N								
48.	Washington (WA)	N								
49.	West Virginia (WV)	N								
50.	Wisconsin (WI)	N								
51.	Wyoming (WY)	N								
52.	American Samoa (AS)	N								
53.	Guam (GU)	N								
54.	Puerto Rico (PR)	N								
55.	U.S. Virgin Islands (VI)	N								
56.	Northern Mariana Islands (MP)	N								
57.	Canada (CAN)	N								
58.	Aggregate other alien (OT)	X X X								
59.	TOTALS	(a). 14	257,535,081	240,482,111		132,344,454	143,952,598	91,942,257		

DETAILS OF WRITE-INS

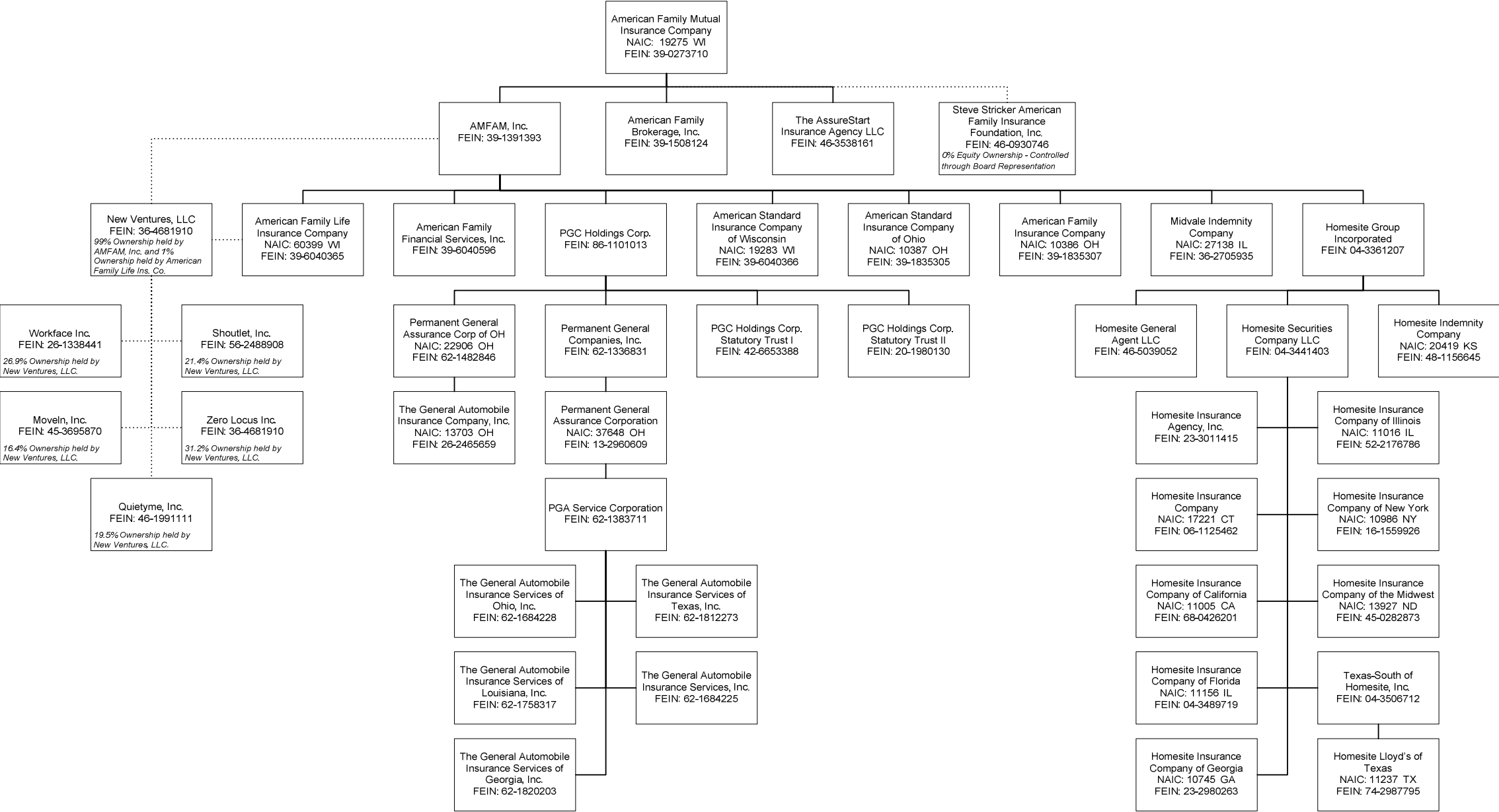
58001.	write-in description 1 for line 58	X X X							
58002.	write-in description 2 for line 58	X X X							
58003.	write-in description 3 for line 58	X X X							
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X							
58999.	TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X							

(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.

(a) Insert the number of L responses except for Canada and Other Alien.
Explanation of basis of allocation of premiums by states, etc.: Premiums are allocated where risk are domiciled.

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

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