



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2014
OF THE CONDITION AND AFFAIRS OF THE
Westfield Insurance Company

NAIC Group Code 0228, 0228 NAIC Company Code 24112 Employer's ID Number 34-6516838
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated/Organized July 12, 1929 Commenced Business July 19, 1929

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

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

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

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

Internet Website Address www.westfieldgrp.com

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

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

OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

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

State of Ohio }
County of Medina } SS

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

Edward James Largent
Westfield Insurance Leader & President

Joseph Christian Kohmann
Group Finance Leader & Treasurer

Frank Anthony Carrino
Group Legal Leader & Secretary

Subscribed and sworn to before me this 16th day of February, 2015

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

b. If no: 1. State the amendment number 0

2. Date filed

3. Number of pages attached 0

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,343,846,250	0	1,343,846,250	1,306,738,686
2. Stocks (Schedule D):				
2.1 Preferred stocks	41,899,050	0	41,899,050	36,036,992
2.2 Common stocks	545,507,776	0	545,507,776	535,854,961
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ 0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ 0 encumbrances)	0	0	0	0
5. Cash (\$ 336,621 , Schedule E - Part 1) , cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 1,543,208 ,Schedule DA)	1,879,829	0	1,879,829	6,433,302
6. Contract loans (including \$ 0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	64,273,268	0	64,273,268	54,689,847
9. Receivables for securities	10,875	0	10,875	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Line 1 through Line 11)	1,997,417,048	0	1,997,417,048	1,939,753,788
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	19,347,609	0	19,347,609	19,289,348
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	52,933,321	5,119,729	47,813,592	44,038,014
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 628,290 earned but unbilled premiums)	289,092,965	62,831	289,030,134	284,088,786
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	52,443,443	52,443,443	0	0
21. Furniture and equipment, including health care delivery assets (\$ 0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	63,048,930	0	63,048,930	54,000,913
24. Health care (\$ 0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	119,396,903	0	119,396,903	109,350,048
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	2,593,680,219	57,626,003	2,536,054,216	2,450,520,897
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Line 26 and Line 27)	2,593,680,219	57,626,003	2,536,054,216	2,450,520,897
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0	0
2501. COLI CSV	119,396,903	0	119,396,903	109,350,048
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	119,396,903	0	119,396,903	109,350,048

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	598,818,121	610,906,025
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	203,299,994	195,212,133
4. Commissions payable, contingent commissions and other similar charges	65,846,859	67,080,436
5. Other expenses (excluding taxes, licenses and fees)	26,435,892	32,217,307
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	14,054,645	13,525,153
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	12,187,641	2,397,207
7.2 Net deferred tax liability	26,461,319	26,470,861
8. Borrowed money \$ 89,100,000 and interest thereon \$ 7,755	89,107,755	76,002,280
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 610,444,203 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)	454,645,473	433,009,134
10. Advance premium	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	19,803
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,975,569	808,041
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	1,682,296
20. Derivatives	0	0
21. Payable for securities	179,572	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	1,493,012,840	1,459,330,676
27. Protected cell liabilities	0	0
28. Total liabilities (Line 26 and Line 27)	1,493,012,840	1,459,330,676
29. Aggregate write-ins for special surplus funds	214,849,164	219,694,839
30. Common capital stock	8,220,000	8,220,000
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	67,267,015	67,267,015
35. Unassigned funds (surplus)	752,705,197	696,008,367
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0)	0	0
37. Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	1,043,041,376	991,190,221
38. Totals (Page 2, Line 28, Column 3)	2,536,054,216	2,450,520,897
DETAILS OF WRITE-INS		
2501.	0	0
2502.	0	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0
2901. General voluntary reserve	214,849,164	219,694,839
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	214,849,164	219,694,839
3201.	0	0
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

STATEMENT OF INCOME

UNDERWRITING INCOME		1	2
		Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4)	914,215,664	884,376,851
DEDUCTIONS			
2.	Losses incurred (Part 2, Line 35, Column 7)	472,675,752	421,599,531
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	107,759,149	107,302,005
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	314,514,034	314,780,618
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Line 2 through Line 5)	894,948,935	843,682,154
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	19,266,729	40,694,697
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	79,801,733	69,986,693
10.	Net realized capital gains (losses) less capital gains tax of \$ 7,423,488 (Exhibit of Capital Gains (Losses))	13,786,478	26,047,339
11.	Net investment gain (loss) (Line 9 plus Line 10)	93,588,211	96,034,032
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 3,468,410 , amount charged off \$ 4,344,765)	(876,355)	(1,160,320)
13.	Finance and service charges not included in premiums	3,309,490	3,571,465
14.	Aggregate write-ins for miscellaneous income	8,013,188	12,398,603
15.	Total other income (Line 12 through Line 14)	10,446,323	14,809,748
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	123,301,263	151,538,477
17.	Dividends to policyholders	1,205,727	758,357
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)	122,095,536	150,780,120
19.	Federal and foreign income taxes incurred	28,840,970	23,073,586
20.	Net income (Line 18 minus Line 19) (to Line 22)	93,254,566	127,706,534
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	991,190,221	853,602,817
22.	Net income (from Line 20)	93,254,566	127,706,534
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$ (1,695,987)	(3,149,689)	46,912,916
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	(1,686,444)	(13,517,206)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(16,567,278)	(23,514,840)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from protected cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
32.1	Paid in	0	0
32.2	Transferred from surplus (Stock Dividend)	0	0
32.3	Transferred to surplus	0	0
33.	Surplus adjustments:		
33.1	Paid in	0	0
33.2	Transferred to capital (Stock Dividend)	0	0
33.3	Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	(20,000,000)	0
36.	Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	0	0
38.	Change in surplus as regards policyholders for the year (Line 22 through Line 37)	51,851,155	137,587,404
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,043,041,376	991,190,221
DETAILS OF WRITE-INS			
0501.	.....	0	0
0502.	.....	0	0
0503.	.....	0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401.	COLI CSV	7,981,958	12,365,161
1402.	Net other interest income	31,230	33,442
1403.	.....	0	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	8,013,188	12,398,603
3701.	.....	0	0
3702.	.....	0	0
3703.	.....	0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	928,806,179	878,524,035
2. Net investment income	100,044,893	88,662,268
3. Miscellaneous income	10,446,322	14,809,748
4. Total (Line 1 through Line 3)	1,039,297,394	981,996,051
5. Benefit and loss related payments	484,763,657	423,162,063
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	420,886,891	397,407,576
8. Dividends paid to policyholders	1,225,530	842,174
9. Federal and foreign income taxes paid (recovered) net of \$ 7,423,488 tax on capital gains (losses)	26,474,024	45,513,826
10. Total (Line 5 through Line 9)	933,350,102	866,925,639
11. Net cash from operations (Line 4 minus Line 10)	105,947,292	115,070,412
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	128,301,996	154,736,023
12.2 Stocks	42,201,377	91,969,850
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	24,566,894	13,570,804
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	179,571	89,980
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	195,249,838	260,366,657
13. Cost of investments acquired (long-term only):		
13.1 Bonds	179,835,312	273,777,412
13.2 Stocks	49,839,654	39,709,600
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	31,322,217	15,492,487
13.6 Miscellaneous applications	10,875	0
13.7 Total investments acquired (Line 13.1 through Line 13.6)	261,008,058	328,979,499
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(65,758,220)	(68,612,842)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	13,105,475	7,491,852
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	20,000,000	0
16.6 Other cash provided (applied)	(37,848,020)	(51,934,935)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(44,742,545)	(44,443,083)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(4,553,473)	2,014,487
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,433,302	4,418,815
19.2 End of year (Line 18 plus Line 19.1)	1,879,829	6,433,302

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

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	8,267,390	4,106,984	4,215,431	8,158,943
2. Allied lines	7,285,515	3,662,971	3,865,653	7,082,833
3. Farmowners multiple peril	31,343,638	14,426,922	15,310,035	30,460,525
4. Homeowners multiple peril	119,546,544	61,898,011	64,793,876	116,650,679
5. Commercial multiple peril	199,301,454	92,079,785	95,441,957	195,939,282
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	37,043,130	16,987,641	17,382,247	36,648,524
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	2,056,281	1,126,698	1,194,480	1,988,499
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	66,271,616	29,606,778	29,349,965	66,528,429
17.1 Other liability - occurrence	65,654,989	32,153,701	33,780,696	64,027,994
17.2 Other liability - claims-made	870,977	403,480	394,983	879,474
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	1,569,158	783,766	789,249	1,563,675
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	96,309,321	47,584,958	49,559,932	94,334,347
19.3, 19.4 Commercial auto liability	120,006,936	50,864,603	55,894,563	114,976,976
21. Auto physical damage	128,320,330	58,017,644	62,521,242	123,816,732
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	1,502,475	936,232	904,949	1,533,758
24. Surety	25,440,851	13,817,260	14,529,126	24,728,985
26. Burglary and theft	143,245	66,154	65,215	144,184
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	24,918,149	4,485,548	4,651,877	24,751,820
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	935,851,999	433,009,136	454,645,476	914,215,659
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned but Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1.	Fire	4,215,431	0	0	0	4,215,431
2.	Allied lines	3,865,653	0	0	0	3,865,653
3.	Farmowners multiple peril	15,310,035	0	0	0	15,310,035
4.	Homeowners multiple peril	64,793,876	0	0	0	64,793,876
5.	Commercial multiple peril	95,441,897	60	0	0	95,441,957
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	17,382,247	0	0	0	17,382,247
10.	Financial guaranty	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0
12.	Earthquake	1,194,480	0	0	0	1,194,480
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0
16.	Workers' compensation	29,349,965	0	0	0	29,349,965
17.1	Other liability - occurrence	33,780,530	166	0	0	33,780,696
17.2	Other liability - claims-made	394,777	206	0	0	394,983
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	787,163	2,086	0	0	789,249
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	49,559,932	0	0	0	49,559,932
19.3, 19.4	Commercial auto liability	55,894,563	0	0	0	55,894,563
21.	Auto physical damage	62,521,242	0	0	0	62,521,242
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	567,991	336,958	0	0	904,949
24.	Surety	4,486,677	10,042,449	0	0	14,529,126
26.	Burglary and theft	64,850	365	0	0	65,215
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Property	4,651,877	0	0	0	4,651,877
32.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	444,263,186	10,382,290	0	0	454,645,476
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (Sum of Line 35 through Line 37)					454,645,476
DETAILS OF WRITE-INS						
3401.		0	0	0	0	0
3402.		0	0	0	0	0
3403.		0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		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	14,988,713	8,267,390	360,807	15,237,831	111,689	8,267,390
2. Allied lines	19,262,564	7,285,515	140,262	13,407,701	5,995,125	7,285,515
3. Farmowners multiple peril	60,415,459	31,343,638	0	58,043,775	2,371,684	31,343,638
4. Homeowners multiple peril	86,823,992	119,546,545	756,468	81,941,719	5,638,742	119,546,544
5. Commercial multiple peril	371,218,893	199,301,454	0	350,503,305	20,715,588	199,301,454
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	60,409,169	37,043,130	0	58,813,555	1,595,614	37,043,130
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	2,110,853	2,056,281	0	1,761,299	349,554	2,056,281
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	90,884,913	66,271,616	834,870	86,914,898	4,804,885	66,271,616
17.1 Other liability - occurrence	124,534,179	65,654,990	1,653	106,608,834	17,926,999	65,654,989
17.2 Other liability - claims-made	2,910,261	870,977	0	1,525,584	1,384,677	870,977
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	2,745,087	1,569,158	0	2,745,087	0	1,569,158
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	76,861,544	96,309,321	0	70,764,358	6,097,186	96,309,321
19.3, 19.4 Commercial auto liability	217,215,492	120,006,936	580,621	214,546,530	3,249,583	120,006,936
21. Auto physical damage	141,197,443	128,320,330	8,638	139,701,661	1,504,420	128,320,330
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	2,597,273	1,502,475	0	2,597,273	0	1,502,475
24. Surety	28,908,736	25,440,851	0	26,629,445	2,279,291	25,440,851
26. Burglary and theft	252,441	143,245	501	252,942	0	143,245
27. Boiler and machinery	6,981,438	0	0	0	6,981,438	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	X X X	24,918,149	0	0	0	24,918,149
32. Reinsurance - Nonproportional Assumed Liability	X X X	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	1,310,318,450	935,852,001	2,683,820	1,231,995,797	81,006,475	935,851,999
DETAILS OF WRITE-INS						
3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	9,776,781	5,518,078	9,933,552	5,361,307	809,204	1,432,294	4,738,217	58.1
2. Allied lines	9,862,373	4,273,671	9,918,046	4,217,998	1,081,855	663,850	4,636,003	65.5
3. Farmowners multiple peril	24,793,555	13,256,667	24,793,555	13,256,667	3,194,556	2,799,681	13,651,542	44.8
4. Homeowners multiple peril	55,749,159	71,320,181	56,139,043	70,930,297	21,259,706	20,440,829	71,749,174	61.5
5. Commercial multiple peril	182,661,840	98,677,527	182,661,840	98,677,527	133,955,463	136,990,827	95,642,163	48.8
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	30,235,238	13,245,981	30,235,238	13,245,981	3,764,927	2,645,380	14,365,528	39.2
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	2	838	(836)	0.0
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	60,508,059	41,939,948	61,063,349	41,384,658	116,338,857	126,717,232	31,006,283	46.6
17.1 Other liability - occurrence	32,192,229	16,014,961	32,192,369	16,014,821	86,340,044	85,201,028	17,153,837	26.8
17.2 Other liability - claims-made	411,234	(683)	411,234	(683)	345,253	368,554	(23,984)	(2.7)
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	2,748,665	1,221,213	2,748,665	1,221,213	11,843,906	16,326,696	(3,261,577)	(208.6)
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	53,322,599	59,043,415	53,322,599	59,043,415	65,879,490	67,802,424	57,120,481	60.6
19.3, 19.4 Commercial auto liability	131,103,461	71,841,745	131,411,019	71,534,187	126,780,873	112,284,259	86,030,801	74.8
21. Auto physical damage	86,344,337	74,146,616	86,347,585	74,143,368	10,074,282	7,732,656	76,484,994	61.8
22. Aircraft (all perils)	0	0	0	0	275	234	41	0.0
23. Fidelity	474,521	252,132	474,521	252,132	234,079	893,323	(407,112)	(26.5)
24. Surety	4,048,919	3,393,344	4,048,919	3,393,344	2,889,003	3,843,274	2,439,073	9.9
26. Burglary and theft	43,885	23,880	44,003	23,762	4,750	5,045	23,467	16.3
27. Boiler and machinery	2,503,474	0	2,503,474	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - Nonproportional Assumed Property	X X X	12,063,661	0	12,063,661	14,021,597	24,757,600	1,327,658	5.4
32. Reinsurance - Nonproportional Assumed Liability	X X X	0	0	0	0	0	0	0.0
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	686,780,329	486,232,337	688,249,011	484,763,655	598,818,122	610,906,024	472,675,753	51.7
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	2,103,113	601,174	2,154,799	549,488	478,409	259,716	478,409	809,204	164,833
2. Allied lines	786,052	438,528	798,047	426,533	1,204,840	655,322	1,204,840	1,081,855	137,225
3. Farmowners multiple peril	4,763,220	2,561,974	4,763,220	2,561,974	1,171,449	632,582	1,171,449	3,194,556	551,727
4. Homeowners multiple peril	11,347,618	17,006,228	11,464,008	16,889,838	2,983,001	4,369,868	2,983,001	21,259,706	2,900,350
5. Commercial multiple peril	161,343,204	83,248,532	161,343,204	83,248,532	94,717,303	50,706,931	94,717,303	133,955,463	86,576,989
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	7,958,185	2,878,158	7,958,185	2,878,158	1,407,390	886,769	1,407,390	3,764,927	612,814
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	2	2	2	2	65
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	99,076,250	67,827,603	100,569,424	66,334,429	76,038,137	51,112,032	77,145,741	116,338,857	21,478,964
17.1 Other liability - occurrence	42,070,244	23,015,746	42,070,244	23,015,746	112,497,618	63,324,298	112,497,618	86,340,044	25,739,310
17.2 Other liability - claims-made	390,000	246,925	390,000	246,925	182,088	98,328	182,088	345,253	20,925
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	4,718,641	2,592,825	4,718,641	2,592,825	15,772,626	9,251,081	15,772,626	11,843,906	6,076,693
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	65,600,244	52,435,308	65,600,244	52,435,308	10,765,410	13,444,182	10,765,410	65,879,490	16,841,441
19.3, 19.4 Commercial auto liability	148,075,815	78,829,773	148,365,985	78,539,603	88,276,016	48,405,956	88,440,702	126,780,873	34,296,092
21. Auto physical damage	6,228,627	5,199,351	6,240,090	5,187,888	5,741,878	4,886,471	5,741,955	10,074,282	1,574,493
22. Aircraft (all perils)	0	275	0	275	0	0	0	275	0
23. Fidelity	226,143	127,517	226,143	127,517	182,306	106,562	182,306	234,079	161,410
24. Surety	1,174,749	915,818	1,174,749	915,818	2,253,962	1,973,185	2,253,962	2,889,003	6,166,136
26. Burglary and theft	6,050	3,389	6,129	3,310	2,593	1,440	2,593	4,750	526
27. Boiler and machinery	692,906	0	692,906	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	X X X	1,570,740	0	1,570,740	X X X	12,450,857	0	14,021,597	0
32. Reinsurance - Nonproportional Assumed Liability	X X X	0	0	0	X X X	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X	0	0	0	X X X	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	556,561,061	339,499,864	558,536,018	337,524,907	413,675,028	262,565,582	414,947,395	598,818,122	203,299,993
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	69,855,982	0	0	69,855,982
1.2 Reinsurance assumed	41,172,501	0	0	41,172,501
1.3 Reinsurance ceded	70,008,799	0	0	70,008,799
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	41,019,684	0	0	41,019,684
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	192,562,074	0	192,562,074
2.2 Reinsurance assumed excluding contingent	0	143,661,254	0	143,661,254
2.3 Reinsurance ceded excluding contingent	0	193,013,353	0	193,013,353
2.4 Contingent - direct	0	31,093,817	0	31,093,817
2.5 Contingent - reinsurance assumed	0	28,392,207	0	28,392,207
2.6 Contingent - reinsurance ceded	0	31,093,817	0	31,093,817
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	171,602,182	0	171,602,182
3. Allowances to manager and agents	0	1,109,444	0	1,109,444
4. Advertising	0	1,144,489	0	1,144,489
5. Boards, bureaus and associations	766,934	4,110,821	0	4,877,755
6. Surveys and underwriting reports	0	3,945,271	0	3,945,271
7. Audit of assureds' records	0	444,351	0	444,351
8. Salary and related items:				
8.1 Salaries	28,165,011	49,625,618	1,150,800	78,941,429
8.2 Payroll taxes	2,128,314	3,671,707	70,780	5,870,801
9. Employee relations and welfare	7,230,292	12,698,569	319,385	20,248,246
10. Insurance	919	1,539,988	(48)	1,540,859
11. Directors' fees	0	0	0	0
12. Travel and travel items	2,299,971	2,941,721	23,716	5,265,408
13. Rent and rent items	2,625,509	5,164,965	68,489	7,858,963
14. Equipment	455,272	1,418,349	8,989	1,882,610
15. Cost or depreciation of EDP equipment and software	1,396,842	2,525,549	10,788	3,933,179
16. Printing and stationery	292,584	813,572	11,894	1,118,050
17. Postage, telephone and telegraph, exchange and express	938,734	2,428,906	108,918	3,476,558
18. Legal and auditing	297,025	2,442,386	127,933	2,867,344
19. Totals (Line 3 through Line 18)	46,597,407	96,025,706	1,901,644	144,524,757
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 19,272	0	19,650,452	0	19,650,452
20.2 Insurance department licenses and fees	0	815,252	0	815,252
20.3 Gross guaranty association assessments	0	(435,815)	0	(435,815)
20.4 All other (excluding federal and foreign income and real estate)	0	706,216	0	706,216
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	20,736,105	0	20,736,105
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	20,142,058	26,150,042	1,039,016	47,331,116
25. Total expenses incurred	107,759,149	314,514,035	2,940,660	(a) 425,213,844
26. Less unpaid expenses - current year	203,299,994	103,712,751	2,624,647	309,637,392
27. Add unpaid expenses - prior year	195,212,133	110,414,322	2,408,574	308,035,029
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	99,671,288	321,215,606	2,724,587	423,611,481
DETAILS OF WRITE-INS				
2401. Electronic data processing service	4,957,300	15,290,823	318,005	20,566,128
2402. Unallocated LAE reserve change and other ULAE	11,684,706	0	0	11,684,706
2403. Management fee	2,062,998	7,181,439	620,770	9,865,207
2498. Summary of remaining write-ins for Line 24 from overflow page	1,437,054	3,677,780	100,241	5,215,075
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	20,142,058	26,150,042	1,039,016	47,331,116

(a) Includes management fees of \$ 9,865,207 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) 11,440,266	11,394,536
1.1 Bonds exempt from U. S. tax	(a) 7,139,154	7,032,941
1.2 Other bonds (unaffiliated)	(a) 33,530,693	33,529,152
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 228,124	228,124
2.11 Preferred stocks of affiliates	(b) 599,354	599,354
2.2 Common stocks (unaffiliated)	25,446,677	25,658,422
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 550	550
7. Derivative instruments	(f) 0	0
8. Other invested assets	4,900,482	4,900,482
9. Aggregate write-ins for investment income	61,695	62,962
10. Total gross investment income	83,346,995	83,406,523
11. Investment expenses		(g) 2,940,660
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 664,130
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Line 11 through Line 15)		3,604,790
17. Net investment income (Line 10 minus Line 16)		79,801,733
DETAILS OF WRITE-INS		
0901. Westfield Credit Corp Loan	61,695	62,962
0902.	0	0
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	61,695	62,962
1501.		0
1502.		0
1503.		0
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		0
(a) Includes \$ 242,267 accrual of discount less \$ 20,327,616 amortization of premium and less \$ 1,082,501 paid for accrued interest on purchases.	(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.	
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.	(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.	(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.	
(d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.	(i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.	
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		

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) (Col. 1 + Col. 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U. S. Government bonds	548,753	0	548,753	0	0
1.1 Bonds exempt from U. S. tax	1,161,187	0	1,161,187	0	0
1.2 Other bonds (unaffiliated)	3,949,658	0	3,949,658	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	18,292,872	(6,106,022)	12,186,850	(4,310,254)	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	4,912,850	(1,549,332)	3,363,518	(535,422)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	28,865,320	(7,655,354)	21,209,966	(4,845,676)	0
DETAILS OF WRITE-INS					
0901.	0	0	0	0	0
0902.	0	0	0	0	0
0903.	0	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	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)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1) , cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Line 1 to Line 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	5,119,729	5,623,304	503,575
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	62,831	62,831	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	52,443,443	35,372,591	(17,070,852)
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	57,626,003	41,058,726	(16,567,277)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	57,626,003	41,058,726	(16,567,277)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0
2501.	0	0	0
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies-
- A. Accounting Practices

The financial statements of Westfield Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

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

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

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

	State of Domicile	12/31/2014	12/31/2013
NET INCOME			
(1) Westfield Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ 93,254,566	\$ 127,706,534
(2) State Prescribed Practices that increase / (decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase / (decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	<u>\$ 93,254,566</u>	<u>\$ 127,706,534</u>
SURPLUS			
(5) Westfield Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 1,043,041,376	\$ 991,190,221
(6) State Prescribed Practices that increase / (decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase / (decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	<u>\$ 1,043,041,376</u>	<u>\$ 991,190,221</u>
- B. Use of Estimates in the Preparation of the Financial Statements

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

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

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable. In addition, the Company uses the following accounting policies:

(1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No. 2.

(2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No. 26.

(3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No. 97.

(4) Redeemable preferred stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual preferred stocks are stated at cost. Preferred stocks with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No. 32.

(5) The Company does not hold any mortgage loans.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No. 43R.

(7) The Company holds an investment in the preferred stock of Westfield Bancorp., Inc., an affiliated company. This investment has been categorized as a perpetual preferred stock and is held at cost in accordance with the provisions of SSAP No. 32.

(8) The Company has minor ownership interests in partnerships. Those with underlying characteristics of common stock are carried at market value per SSAP No. 30. The remaining partnership investments are in private limited partnerships which are recorded at cost and adjusted for the Company's proportional share of the entity's audited GAAP earnings and other equity adjustments less any distributions received per SSAP No. 48.

(9) The Company does not invest in derivative instruments.

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.
2. Accounting Changes and Corrections of Errors-

The Company did not have any material changes in accounting principles or correction of errors during the year.
3. Business Combinations and Goodwill- Not applicable
4. Discontinued Operations-

No events or transactions occurred during the year that would give rise to discontinued operations.
5. Investments-

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not invest in mortgage loans. No mezzanine real estate loans are held.

B. Debt Restructuring

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

C. Reverse Mortgages

The Company does not invest in reverse mortgages.

D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi class mortgage-backed /asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.

(2-3) No other-than-temporary impairments have been recognized on loan-backed securities.

(4) The Company held no loan-backed securities or structured securities in an unrealized loss position at December 31, 2014.

(5) In concluding that the impairments are not other-than-temporary, the Company has considered the following general categories of information:

• Length of time and extent to which the fair value has been less than cost

• Issuer credit quality

• Industry sector considerations

• General interest rate environment

• Probability of collecting future cash flows

E. Repurchase Agreements and/or Securities Lending Transactions

The Company does not have any investments in repurchase agreements or securities lending.
- 14

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

- F. Real Estate- Not applicable
- G. Investments in low-income housing tax credits (LIHTC)
The Company does not invest in any low income housing which qualifies for tax credits.
- H. Restricted Assets
(1) Restricted Assets (Including Pledged)

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)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.00%	0.00%
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale - FHLB capital stock	0	0	0	0	0	0	0	0	0.00%	0.00%
i. FHLB capital stock	5,615,800	0	0	0	5,615,800	5,044,800	571,000	5,615,800	0.22%	0.22%
j. On deposit with states	11,779,976	0	0	0	11,779,976	9,979,156	1,800,820	11,779,976	0.45%	0.46%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	161,121,757	0	0	0	161,121,757	85,646,180	75,475,577	161,121,757	6.21%	6.35%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0.00%	0.00%
n. Other restricted assets	0	0	0	0	0	0	0	0	0.00%	0.00%
o. Total Restricted Assets	\$ 178,517,533	\$ 0	\$ 0	\$ 0	\$ 178,517,533	\$ 100,670,136	\$ 77,847,397	\$ 178,517,533	6.88%	7.03%

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

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

- I. Working Capital Finance Investments
The Company does not hold any working capital finance investments.
- J. Offsetting and Netting of Assets and Liabilities
The Company does not hold any investments involving offsetting and netting of assets and liabilities.
- K. Structured Notes
Structured notes held by the Company as of December 31, 2014 are summarized below:

CUSIP Identification	Actual Cost	Fair Value	Book/ Adjusted Carry Value	Mortgage-Referenced Security (YES/NO)
06053E888	\$3,000,000	\$3,165,000	\$ 3,000,000	NO
46625H365	4,149,050	4,503,100	4,149,050	NO
Total	\$ 7,149,050	\$7,668,100	\$ 7,149,050	XXX

6. Joint Ventures, Partnerships and Limited Liability Companies-
- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company recognized an impairment of \$337,477 on its investment in New York Life Investment Management Mezzanine Partners II, LP, an affiliate of New York Life Insurance Company. The impairment amount recognized represents the Company's pro rata share of an underlying investment which the partnership deemed of no value.
- The Company recognized an impairment of \$542,773 on its investment in GS Mezzanine Partners V, LP, an affiliate of Goldman Sachs. The impairment amount recognized represents the Company's pro rata share of administrative expenses for which capital was called but will not be recoverable.
- The Company recognized an impairment of \$669,082 on its investment in Newstone Capital Partners, LP. The impairment amount recognized is comprised of \$589,087 representing capital losses which will not be recovered, and \$79,995 representing the Company's pro rata share of an underlying investment which the partnership deemed of no value.
7. Investment Income-
The Company did not exclude any due and accrued income from surplus.
8. Derivative Instruments-
The Company does not hold derivative instruments.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

1

- (a) Gross deferred tax assets
- (b) Statutory valuation allowance adjustment
- (c) Adjusted gross deferred tax assets (1a-1b)
- (d) Deferred tax assets nonadmitted
- (e) Subtotal net admitted deferred tax asset (1c-1d)
- (f) Deferred tax liabilities
- (g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)

12/31/2014		
(1)	(2)	(3)
Ordinary	Capital	(Col 1 + 2) Total
\$ 61,150,031	\$ 29,184,063	\$ 90,334,094
0	0	0
61,150,031	29,184,063	90,334,094
0	0	0
61,150,031	29,184,063	90,334,094
38,121,305	78,674,108	116,795,413
\$ 23,028,726	\$ (49,490,045)	\$ (26,461,319)

- (a) Gross deferred tax assets
- (b) Statutory valuation allowance adjustment
- (c) Adjusted gross deferred tax assets (1a-1b)
- (d) Deferred tax assets nonadmitted
- (e) Subtotal net admitted deferred tax asset (1c-1d)
- (f) Deferred tax liabilities
- (g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)

12/31/2013		
(4)	(5)	(6)
Ordinary	Capital	(Col 4 + 5) Total
\$ 59,827,895	\$ 25,377,812	\$ 85,205,707
0	0	0
59,827,895	25,377,812	85,205,707
0	0	0
59,827,895	25,377,812	85,205,707
30,216,563	81,460,005	111,676,568
\$ 29,611,332	\$ (56,082,193)	\$ (26,470,861)

- (a) Gross deferred tax assets
- (b) Statutory valuation allowance adjustment
- (c) Adjusted gross deferred tax assets (1a-1b)
- (d) Deferred tax assets nonadmitted
- (e) Subtotal net admitted deferred tax asset (1c-1d)
- (f) Deferred tax liabilities
- (g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)

Change		
(7)	(8)	(9)
(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
\$ 1,322,136	\$ 3,806,251	\$ 5,128,387
0	0	0
1,322,136	3,806,251	5,128,387
0	0	0
1,322,136	3,806,251	5,128,387
7,904,742	(2,785,897)	5,118,845
\$ (6,582,606)	\$ 6,592,148	\$ 9,542

2 Admission calculation components SSAP No. 101:

- (a) Federal Income taxes paid in prior years recoverable through loss carrybacks
- (b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2 (a) above) after application of the threshold limitation (lesser of 2 (b) 1 and 2 (b) 2 below)
- 1 Adjusted gross DTA expected to be realized following BS date
- 2 Adjusted gross DTA allowed per limitation threshold
- (c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL
- (d) Deferred tax assets admitted as the result of application of SSAP No. 101 . Total (2 (a) +2 (b) +2 (c))

12/31/2014		
(1)	(2)	(3)
Ordinary	Capital	(Col 1 + 2) Total
\$ 46,993,276	\$ 7,431,578	\$ 54,424,854
10,859,914	0	10,859,914
10,859,914	0	10,859,914
XXX	XXX	148,396,726
3,296,841	21,752,485	25,049,326
\$ 61,150,031	\$ 29,184,063	\$ 90,334,094

- (a) Federal Income taxes paid in prior years recoverable through loss carrybacks
- (b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2 (a) above) after application of the threshold limitation (lesser of 2 (b) 1 and 2 (b) 2 below)
- 1 Adjusted gross DTA expected to be realized following BS date
- 2 Adjusted gross DTA allowed per limitation threshold
- (c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL
- (d) Deferred tax assets admitted as the result of application of SSAP No. 101 . Total (2 (a) +2 (b) +2 (c))

12/31/2013		
(4)	(5)	(6)
Ordinary	Capital	(Col 4 + 5) Total
\$ 45,188,701	\$ 25,377,812	\$ 70,566,513
14,639,194	0	14,639,194
14,639,194	0	14,639,194
XXX	XXX	53,739,171
0	0	0
\$ 59,827,895	\$ 25,377,812	\$ 85,205,707

- (a) Federal Income taxes paid in prior years recoverable through loss carrybacks
- (b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2 (a) above) after application of the threshold limitation (lesser of 2 (b) 1 and 2 (b) 2 below)
- 1 Adjusted gross DTA expected to be realized following BS date
- 2 Adjusted gross DTA allowed per limitation threshold
- (c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL
- (d) Deferred tax assets admitted as the result of application of SSAP No. 101 . Total (2 (a) +2 (b) +2 (c))

Change		
(7)	(8)	(9)
(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
\$ 1,804,575	\$ (17,946,234)	\$ (16,141,659)
(3,779,280)	0	(3,779,280)
(3,779,280)	0	(3,779,280)
XXX	XXX	94,657,555
3,296,841	21,752,485	25,049,326
\$ 1,322,136	\$ 3,806,251	\$ 5,128,387

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
940.1%	891.3%
\$ 989,311,509	\$ 942,754,589

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

- 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

12/31/2014			
(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1 + 2) Total Percent	
1 Adjusted gross DTAs amounts from note 9A1 (c)	\$ 61,150,031	\$ 29,184,063	\$ 90,334,094
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	\$ 61,150,031	\$ 29,184,063	\$ 90,334,094
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%

12/31/2013			
(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent	
1 Adjusted gross DTAs amounts from note 9A1 (c)	\$ 59,827,895	\$ 25,377,812	\$ 85,205,707
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	\$ 59,827,895	\$ 25,377,812	\$ 85,205,707
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%

Change			
(7) (Col 1 - 4) Ordinary Percent	(8) (Col 2 - 5) Capital Percent	(9) (Col 7 + 8) Total Percent	
1 Adjusted gross DTAs amounts from note 9A1 (c)	\$ 1,322,136	\$ 3,806,251	\$ 5,128,387
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	\$ 1,322,136	\$ 3,806,251	\$ 5,128,387
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%

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

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

C	1 Current income taxes incurred consist of the following major components:	(1) 12/31/2014	(2) 12/31/2013	(Col 1 - 2) Change
	(a) Federal	\$ 35,281,821	\$ 39,299,891	\$ (4,018,070)
	(b) Foreign	106,020	102,684	3,336
	(c) Subtotal	35,387,841	39,402,575	(4,014,734)
	(d) Federal income tax on net capital gain	(7,423,488)	(15,271,421)	7,847,933
	(e) Utilization of capital loss carryforward	0	0	0
	(f) Other	876,617	(1,057,568)	1,934,185
	(g) Federal and foreign income taxes incurred	\$ 28,840,970	\$ 23,073,586	\$ 5,767,384

- 2 The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

Deferred tax assets:		(1) 12/31/2014	(2) 12/31/2013	(Col 1 - 2) Change
(a) Ordinary deferred tax assets:				
1	Loss reserve discounting	\$ 13,316,794	\$ 14,748,429	\$ (1,431,635)
2	Uneamed premium reserve	32,901,133	31,386,590	1,514,543
3	Investments	14,525	14,525	0
4	Guarantee fund accrual	0	0	0
5	Salvage and subrogation	6,284,528	5,445,528	839,000
6	Fixed assets	0	0	0
7	Deferred compensation	73,546	0	73,546
8	Pension accrual	8,445,739	8,186,631	259,108
9	Other assets (including item <5% of total)	113,766	46,192	67,574
(99) Subtotal		61,150,031	59,827,895	1,322,136
(b) Statutory valuation allowance adjustment		0	0	0
(c) Nonadmitted ordinary deferred tax assets		0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)		61,150,031	59,827,895	1,322,136
(e) Capital deferred tax assets:				
1	Investments	9,990,631	6,952,858	3,037,773
2	Net capital loss carryforward	0	0	0
3	Fixed assets	16,699,265	15,832,046	867,219
4	Other assets (including item <5% of total)	2,494,167	2,592,908	(98,741)
(99) Subtotal		29,184,063	25,377,812	3,806,251
(f) Statutory valuation allowance adjustment		0	0	0
(g) Nonadmitted ordinary deferred tax assets		0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)		29,184,063	25,377,812	3,806,251
(i) Admitted deferred tax assets (2d + 2h)		\$ 90,334,094	\$ 85,205,707	\$ 5,128,387

NOTES TO FINANCIAL STATEMENTS

	(1) 12/31/2014	(2) 12/31/2013	(Col 1 - 2) Change
3 Deferred tax liabilities:			
(a) Ordinary deferred tax liabilities			
1 Investments	\$ 457,110	\$ 383,000	\$ 74,110
2 Fixed assets	32,033,340	24,202,363	7,830,977
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	0	0	0
5 Other liabilities (including item <5% of total)	5,630,855	5,631,200	(345)
(99) Subtotal	38,121,305	30,216,563	7,904,742
(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	77,795,223	79,491,210	(1,695,987)
2 Investments	878,885	1,968,795	(1,089,910)
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	78,674,108	81,460,005	(2,785,897)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 116,795,413	\$ 111,676,568	\$ 5,118,845
4 Net admitted deferred tax asset/ (liability) (2i - 3c)	\$ (26,461,319)	\$ (26,470,861)	\$ 9,542

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

	12/31/2014	12/31/2013	Change
Net deferred tax asset (liability)	\$ (26,461,319)	\$ (26,470,861)	\$ 9,542
Tax-effect of unrealized gains and losses	(77,795,223)	(79,491,210)	1,695,987
Net tax effect without unrealized gains and losses	\$ 51,333,904	\$ 53,020,349	\$ (1,686,445)
Change in deferred income tax			\$ (1,686,445)

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

	12/31/2014	12/31/2013
1 Income taxes incurred , gross of capital gains tax (benefit)	\$ 36,264,458	\$ 38,345,007
2 Change in deferred income tax (without tax on unrealized gains and losses)	1,686,445	13,517,206
3 Total income tax reported	\$ 37,950,903	\$ 51,862,213
4 Statutory income before taxes, gross of capital gains tax (benefit)	129,519,025	166,051,540
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	45,331,659	58,118,039
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	\$ (2,522,170)	\$ (2,460,782)
b. Nondeductible expenses for meals, penalties, and lobbying	320,865	290,025
c. Tax exempt income	(5,517,057)	(6,785,584)
d. Prior period adjustment	(426,244)	(886,133)
e. Deferred tax benefit (expense) on nonadmitted assets	1,087,702	3,136,945
f. Deferred tax benefit (expense) on retirement liability	0	0
g. Appreciation on donated property	0	0
h. IRC 832 (b) (5) adjustment	755,365	718,812
i. Other	(1,079,217)	(269,109)
7 Total federal income tax reported	\$ 37,950,903	\$ 51,862,213

E Operating loss carryforward

- 1 As of the end of the current period , there are no operating loss or tax credit carryforwards available for tax purposes.
- 2 The amount of federal income taxes incurred that are available for recoupment in the event of future net losses are:

	Ordinary	Capital	Total
2014	\$ 27,858,333	\$ 7,423,488	\$ 35,281,821
2013	\$ 24,028,470	\$ 15,271,421	\$ 39,299,891
2012	\$ 0	\$ 15,016,303	\$ 15,016,303

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

F Consolidated Federal Income Tax Return

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties-
- A. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.
- B. The Company received preferred dividend distributions from Westfield Bancorp, Inc. as follows:
- | | |
|--------------------|------------|
| December 18, 2014 | \$ 169,368 |
| September 18, 2014 | 140,940 |
| June 19, 2014 | 144,491 |
| March 20, 2014 | 144,555 |
| December 16, 2013 | 117,369 |
| September 1, 2013 | 119,058 |
| June 30, 2013 | 64,888 |
| March 7, 2013 | 60,052 |

On September 9, 2014, the Company purchased 2,125 additional shares of preferred stock from Westfield Bancorp, Inc. at a book value of \$4,250,000.

On September 8, 2014, the Company paid a common stock dividend to its parent, Ohio Farmers Insurance Company, in the amount of \$20,000,000.

- C. The Company has made no changes in methods of establishing terms.
- D. Affiliated Balances due to and from the Company at 12/31/2014 and 12/31/2013 respectively were:

	12/31/2014	12/31/2013
Ohio Farmers Insurance Company	\$ 6,046,751	\$ 0
Westfield Credit Corp. *	57,002,179	54,000,913
Affiliated Receivable	\$ 63,048,930	\$ 54,000,913
Ohio Farmers Insurance Company	\$ 0	\$ 1,682,296
Affiliated Payable	\$ 0	\$ 1,682,296

*Westfield Credit Corp. is not part of the intercompany pooling arrangement.

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

- E. Guarantees or Undertakings, Written or Otherwise
The Company has given commitments to affiliated companies. The details of these commitments are described in Note 14 A-1.
- F. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers.
- G. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.
- H. The Company holds no shares of an upstream parent.
- I. The Company did not have any investments in subsidiaries or affiliates that exceeded 10% of its admitted assets.
- J. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.
- K. The Company has no investment in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream non-insurance holding company.

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

- B. Federal Home Loan Bank Agreements (FHLB)
- (1) The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has borrowed funds in the form of both revolving lines of credit and fixed term LIBOR based advance instruments. It is part of the Company's strategy to utilize these funds for general business purposes. The Company has determined the maximum borrowing capacity to be \$174,101,406 based on the FHLB Additional Borrowing Capacity statement published at the time of this report.

- (2) FHLB Capital Stock
- a. Aggregate Totals
1. Current Year

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	\$ 0	\$ 0	\$ 0
(b) Membership Stock - Class B	3,675,782	3,675,782	0
(c) Activity Stock	1,940,018	1,940,018	0
(d) Excess Stock	0	0	0
(e) Aggregate Total	5,615,800	5,615,800	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	174,903,469	XXX	XXX

2. Prior Year-end

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	\$ 0	\$ 0	\$ 0
(b) Membership Stock - Class B	3,364,717	3,364,717	0
(c) Activity Stock	1,680,083	1,680,083	0
(d) Excess Stock	0	0	0
(e) Aggregate Total	5,044,800	5,044,800	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	90,182,111	XXX	XXX

- b. Membership Stock (Class A and B) Eligible for Redemption

	Current Year Total	Not Eligible for Redemption	Less Than 6 Months	6 months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
1. Class A	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2. Class B	3,675,782	0	0	0	0	3,675,782

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

1. Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 182,616,735	\$ 161,121,756	\$ 89,100,000

2. Current Year General Account

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 182,616,735	\$ 161,121,756	\$ 89,100,000

3. Current Year Protected Cell Accounts - Not applicable

4. Prior Year-end Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 94,488,224	\$ 85,646,179	\$ 76,000,000

b. Maximum Amount Pledged During Reporting Period

1. Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ 183,375,622	\$ 161,799,871	\$ 80,000,000

2. Current Year General Account

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ 183,375,622	\$ 161,799,871	\$ 80,000,000

3. Current Year Protected Cell Accounts - Not applicable

4. Prior Year-end Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ 104,519,231	\$ 86,418,088	\$ 74,500,000

(4) Borrowing from FHLB

a. Amount as of the Reporting Date

1. Current Year

	1 Total 2+3	2 General Account	3 Protected Cell Accounts	4 Funding Agreements Reserves Established
(a) Debt	\$ 89,100,000	\$ 89,100,000	\$ 0	XXX
(b) Funding Agreements	0	0	0	0
(c) Other	0	0	0	XXX
(d) Aggregate Total	89,100,000	89,100,000	0	0

2. Prior Year-end

	1 Total 2+3	2 General Account	3 Protected Cell Accounts	4 Funding Agreements Reserves Established
(a) Debt	\$ 76,000,000	\$ 76,000,000	\$ 0	XXX
(b) Funding Agreements	0	0	0	0
(c) Other	0	0	0	XXX
(d) Aggregate Total	76,000,000	76,000,000	0	0

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Debt	\$ 97,000,000	\$ 97,000,000	\$ 0
2. Funding Agreements	0	0	0
3. Other	0	0	0
4. Aggregate Total	97,000,000	97,000,000	0

Does the company have prepayment obligations under the following arrangements (YES/NO)?

c. FHLB - Prepayment Obligations

1. Debt
- No
2. Funding Agreements
- Not applicable
3. Other
- Not applicable

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

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

The Company's parent, Ohio Farmers Insurance Company (OFIC), sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2014, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2014 and 2013:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2014	2013	2014	2013
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 312,568,278	\$ 339,696,450
2. Service cost	0	0	10,083,138	12,162,220
3. Interest cost	0	0	16,423,223	14,525,725
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	75,075,327	(42,406,194)
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(11,969,695)	(11,409,923)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 402,180,271	\$ 312,568,278

b. Postretirement Benefits

	Overfunded		Underfunded	
	2014	2013	2014	2013
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 34,906,398	\$ 40,559,391
2. Service cost	0	0	802,929	969,885
3. Interest cost	0	0	1,799,740	1,711,354
4. Contribution by plan participants	0	0	1,486,208	1,305,027
5. Actuarial (gain) loss	0	0	5,956,033	(6,494,891)
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(3,476,987)	(3,144,368)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 41,474,321	\$ 34,906,398

c. Nonqualified Benefits

	Overfunded		Underfunded	
	2014	2013	2014	2013
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 60,722,989	\$ 59,077,576
2. Service cost	0	0	2,013,834	558,750
3. Interest cost	0	0	3,088,909	2,608,560
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	12,742,809	(3,616,979)
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(4,370,207)	(4,340,613)
8. Plan amendments	0	0	0	6,435,695
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 74,198,334	\$ 60,722,989

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2014	2013	2014	2013	2014	2013
a. Fair value of plan assets at beginning of year	\$ 298,150,100	\$ 262,328,515	\$ 30,496,366	\$ 28,414,149	\$ 0	\$ 0
b. Actual return on plan assets	29,716,247	37,031,508	2,814,491	4,029,419	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Employer contribution	11,400,000	10,200,000	132,128	215,692	4,370,207	4,340,613
e. Plan participants' contributions	0	0	1,486,208	1,305,027	0	0
f. Benefits paid	(11,969,695)	(11,409,923)	(3,819,379)	(3,467,921)	(4,370,207)	(4,340,613)
g. Business combinations, divestitures, and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	\$ 327,296,652	\$ 298,150,100	\$ 31,109,814	\$ 30,496,366	\$ 0	\$ 0

(3) Funded status

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2014	2013	2014	2013	2014	2013
Overfunded:						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	\$ 50,663,005	\$ 45,880,118	\$ 3,061,752	\$ 3,948,649	\$ 0	\$ 0
2. Overfunded plan assets	(50,663,005)	(45,880,118)	(3,061,752)	(3,948,649)	0	0
3. Total assets (nonadmitted)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Underfunded:						
b. Liabilities recognized						
1. Accrued benefits costs	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46,253,100	\$ 44,394,951
2. Liability for benefits	74,883,619	14,418,178	8,383,523	1,214,524	27,945,234	16,328,038
3. Total liabilities recognized	\$ 74,883,619	\$ 14,418,178	\$ 8,383,523	\$ 1,214,524	\$ 74,198,334	\$ 60,722,989
c. Unrecognized liabilities	\$ 0	\$ 0	\$ 1,980,984	\$ 3,195,508	\$ 0	\$ 0

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2014	2013	2014	2013	2014	2013
a. Service cost	\$ 10,083,138	\$ 12,162,220	\$ 802,929	\$ 969,885	\$ 2,013,834	\$ 558,750
b. Interest cost	16,423,223	14,525,725	1,799,740	1,711,354	3,088,909	2,608,560
c. Expected return on plan assets	(25,191,700)	(22,141,165)	(2,348,063)	(2,185,792)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	2,489,491	7,886,953	0	660,671	513,603	917,231
f. Prior service cost or credit	2,812,961	2,999,657	384,349	417,827	612,010	612,010
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	\$ 6,617,113	\$ 15,433,390	\$ 638,955	\$ 1,573,945	\$ 6,228,356	\$ 4,696,551

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2014	2013	2014	2013	2014	2013
a. Items not yet recognized as a component of net periodic cost - prior year	\$ (60,298,296)	\$ (124,215,901)	\$ (8,358,681)	\$ (4,788,561)	\$ (16,328,038)	\$ (15,038,563)
b. Net transition asset or obligation recognized	0	0	0	0	0	0
c. Net prior service cost or credit arising during the year	0	(4,265,542)	0	(12,987,136)	0	(6,435,695)
d. Net prior service cost or credit recognized	2,812,961	2,999,657	384,349	417,827	612,010	612,010
e. Net gain or loss arising during the year	(70,550,780)	57,296,537	(5,451,927)	8,338,518	(12,742,809)	3,616,979
f. Net gain or loss recognized	2,489,491	7,886,953	0	660,671	513,603	917,231
g. Items not yet recognized as a component of net periodic cost - current year	\$ (125,546,624)	\$ (60,298,296)	\$ (13,426,259)	\$ (8,358,681)	\$ (27,945,234)	\$ (16,328,038)

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

	Pension Benefits	Postretirement Benefits	Nonqualified Benefits
	2015	2015	2015
a. Net transition asset or obligation	\$ 0	\$ 0	\$ 0
b. Net prior service cost or credit	843,017	188,658	612,010
c. Net recognized gains and losses	\$ 7,732,702	\$ 300,386	\$ 1,327,374

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2014	2013	2014	2013	2014	2013
a. Net transition asset or obligation	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b. Net prior service cost or credit	2,894,432	5,707,393	5,577,630	5,961,979	5,799,260	6,411,270
c. Net recognized gains and losses	122,652,192	54,590,903	7,848,629	2,396,702	22,145,974	9,916,768
d. Total amounts in unassigned funds (surplus)	\$ 125,546,624	\$ 60,298,296	\$ 13,426,259	\$ 8,358,681	\$ 27,945,234	\$ 16,328,038

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2014	2013	2014	2013	2014	2013
a. Weighted-average discount rate	5.13%	4.23%	5.06%	4.14%	4.93%	3.89%
b. Expected long-term rate of return on plan assets	8.375%	8.375%	8.00%	8.00%	NA	NA
c. Rate of compensation increase	3.00%	3.00%	NA	NA	3.00%	3.00%

Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:

d. Weighted average discount rate	4.25%	5.13%	4.22%	5.06%	4.17%	4.93%
e. Rate of compensation increase	3.50%**	3.00%*	NA	NA	3.50%**	3.00%*

* Rate of compensation increase assumed to be 3.0% for 2013-2015; and 3.5% for 2016+.

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

For measurement purposes, a 7.00% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2014 (7.25% for 2013). The rate is assumed to decrease to 6.75% for 2015, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

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

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was \$356,695,802 for 2014 and \$276,072,455 for 2013. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$69,786,836 for 2014 and \$57,511,771 for 2013.

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

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

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

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

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	\$ (39,467)	\$ 28,642
b. Effect on postretirement benefit obligation	\$ (239,455)	\$ 211,644

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

	Year (s)	Pension	Postretirement	Nonqualified	Total
a.	2015	\$ 13,402,527	\$ 2,218,080	\$ 4,464,275	\$ 20,084,882
b.	2016	14,231,024	2,200,018	4,428,128	20,859,170
c.	2017	15,100,657	2,193,311	4,386,824	21,680,792
d.	2018	15,968,318	2,173,570	4,354,491	22,496,379
e.	2019	16,875,845	2,156,783	4,329,251	23,361,879
f.	2020 through 2024	\$ 98,681,203	\$ 10,580,815	\$ 21,232,490	\$ 130,494,508

(13) OFIC may not have any regulatory pension plan contribution requirements for 2015; however, OFIC currently intends to make a voluntary contribution of approximately \$11,900,000 to the defined benefit pension plan with reference to OFIC's contribution funding guidelines.

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

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	12/31/2012	1/1/2013	12/31/2012	1/1/2013	12/31/2012	1/1/2013
Accumulated Benefit Obligation	\$ (295,144,322)	\$ (297,501,640)	\$ 0	\$ 0	\$ (59,077,576)	\$ (59,077,576)
Projected Benefit Obligation	(335,430,908)	(335,430,908)	(27,572,255)	(27,572,255)	(59,077,576)	(59,077,576)
Plus: Non-vested liability	0	(4,265,542)	0	(12,987,136)	0	0
Total Projected Benefit Obligation	(335,430,908)	(339,696,450)	(27,572,255)	(40,559,391)	(59,077,576)	(59,077,576)
Plan assets at fair value	262,328,515	262,328,515	28,414,149	28,414,149	0	0
Funded status	(73,102,393)	(77,367,935)	841,894	(12,145,242)	(59,077,576)	(59,077,576)
Additional minimum liability	(32,815,807)	0	0	0	(15,038,563)	0
Prior service cost (credit)	4,441,508	0	(6,607,330)	0	587,585	0
Unrecognized losses (gains)	119,774,393	0	11,395,891	0	14,450,978	0
Total unrecognized items	\$ 124,215,901	\$ 0	\$ 4,788,561	\$ 0	\$ 15,038,563	\$ 0
Unrecognized remaining transition liability	0	(42,114,802)	0	(10,930,718)	0	0
Overfunded plan assets (liability for benefits)	51,113,508	(35,253,133)	5,630,455	(1,214,524)	(44,039,013)	(59,077,576)
		\$ (77,367,935)		\$ (12,145,242)		\$ (59,077,576)

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

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

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

Recognized Surplus Impact at Transition & Unrecognized remaining transition liability	Total Gross	Tax Impact	Net	Post Service Cost	Post Service Cost - Non vested	Unrealized Losses
Total transition liability, 1/1/2013	\$ 161,295,703	\$ (56,453,496)	\$ 104,842,207	\$ (1,578,237)	\$ 17,252,678	\$ 145,621,262
Nonadmitted prepaid benefit cost at 12/31/2012	(56,743,963)	19,860,387	(36,883,576)			
Amount recognized in surplus, 1/1/2013	(51,506,220)	18,027,177	(33,479,043)			
Unrecognized transition liability at 1/1/2013	\$ 53,045,520	\$ (18,565,932)	\$ 34,479,588			
Net surplus decrease at 1/1/2013		\$ 2,373,702				
Unrecognized remaining transition liability at 1/1/2013		34,479,588				
Total surplus impact, net of tax, of adoption SSAP No. 92 & 102		\$ 36,853,290				

In accordance with SSAP No. 92 and 102, management revised its estimate of the recognition of the transition liability. Based on the actuarial information, OFIC estimates that the unrecorded transition liability at 12/31/2014 will be fully recognized in 2015. Below is a recap of the transition liability activity:

	Pension	Postretirement	Nonqualified	Total
Transition liability at 1/1/2013	\$ 128,481,443	\$ 17,775,697	\$ 15,038,563	\$ 161,295,703
Transition liability recognized at adoption	(86,366,641)	(6,844,979)	(15,038,563)	(108,250,183)
Unrecorded transition liability at 1/1/2013	42,114,802	10,930,718	0	53,045,520
Required offset due to actuarial gains	(42,114,802)	(7,735,210)	0	(49,850,012)
Unrecorded transition liability at 12/31/2013	0	3,195,508	0	3,195,508
Transition liability recognized during 2014	0	(1,214,524)	0	(1,214,524)
Unrecorded transition liability at 12/31/2014	\$ 0	\$ 1,980,984	\$ 0	\$ 1,980,984

B. Plan asset information:

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

	2014	2013	Target Allocation
a. Debt Securities	38.0%	37.0%	35.0% - 45.0%
b. Equity Securities	61.0%	62.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

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

The investments fund portfolio will have the following overall characteristics:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

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

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

C. (1) Fair Value Measurements of Plan Assets at December 31 , 2014

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	\$ 15,310,405	\$ 0	\$ 0	\$ 15,310,405
Consumer staples	29,534,165	0	0	29,534,165
Energy	15,083,637	0	0	15,083,637
Financials	19,286,036	0	0	19,286,036
Health care	26,541,975	0	0	26,541,975
Industrials	24,452,239	0	0	24,452,239
Information technology	20,820,664	0	0	20,820,664
Materials	7,216,100	0	0	7,216,100
Money managers	10,429,939	0	0	10,429,939
Real Estate Investment Trust	1,120,080	0	0	1,120,080
Telecommunication services	4,889,380	0	0	4,889,380
Utilities	1,546,965	0	0	1,546,965
Preferred stocks:				
Energy	551,400	0	0	551,400
Mutual funds	22,270,125	0	0	22,270,125
Money market fund	0	1,011,841	0	1,011,841
Fixed income securities:				
U . S . Government and agency obligations	23,604,679	23,667,647	0	47,272,326
Other Government obligations	0	3,099,500	0	3,099,500
Corporate bonds	0	45,036,480	0	45,036,480
Mortgage-backed securities	0	21,677,145	0	21,677,145
Convertible bonds	0	494,725	0	494,725
Other types of investments:				
Conditional participation certificates of deposit *	0	6,445,545	0	6,445,545
Total Pension Plan Assets	\$ 222,657,789	\$ 101,432,883	\$ 0	\$ 324,090,672

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 5,501,100	\$ 0	\$ 0	\$ 5,501,100
OFIC Group Health Benefit 401 (h) : Mutual Funds	25,824,024	0	0	25,824,024
Total Postretirement Plan Assets	\$ 31,325,124	\$ 0	\$ 0	\$ 31,325,124

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

Fair Value Measurements of Plan Assets at December 31 , 2013

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

Description for each class of plan assets	Beginning Balance at 01/01/2014	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2014
Conditional participation certificates of deposit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Level 3 Plan Assets	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

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

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

In 2013, a CPCD with a fair value of \$909,000 was transferred from Level 3 of the fair value hierarchy to Level 2 . The transfer was related to the change in availability of readily observable market data from OFIC's independent vendor . There were no other transfers into or out of Level 1, 2 or 3 during 2014 or 2013 .

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

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

E. Defined Contribution Plan

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

Contributions of three percent (3%) of each employee's eligible compensation are made during the year . The Company's non-elective contribution for the plan was \$2,311,802 and \$2,319,039 for 2014 and 2013, respectively .

At December 31, 2014, the total fair market value of the defined contribution plan assets was \$223,985,197, including unrealized gains and losses and participant loans .

F. Multiemployer Plans - Not applicable

G. Consolidated/Holding Company Plans - Not applicable

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

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

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

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

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

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

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

	2014	2013
Medical	\$ 1,374,025	\$ 1,117,073
Dental	0	25,155
Prescription	1,741,332	1,671,882
Dental premiums	302,333	282,210
Life insurance premiums	187,307	180,098
Administration fees	204,770	191,503
ACA transitional reinsurance contribution	9,612	0
Gross benefits paid	\$ 3,819,379	\$ 3,467,921

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

Subsidy received during calendar year (for plan year 2012) \$ 342,392 \$ 0

Expected subsidy receivable (for plan years 2014/2013 and 2013/2012, respectively) \$ 684,784 \$ 647,107

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

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

(11) Surplus Notes- Not applicable

(12-13) Quasi-Reorganizations- Not applicable

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

14. Contingencies-

A. Contingent Commitments

(1) At December 31, 2014, the Company had unfunded commitments of \$76,007,272 related to its investments in limited partnerships and limited liability companies.

On July 28, 2014, the Company entered into a 48 month revolving line of credit (RLOC) with Westfield Credit Corp. (Credit) to provide borrowing capacity up to \$100,000,000. This agreement terminated and replaced a May 31, 2011 RLOC with Credit that provided borrowing capacity up to \$65,000,000. The outstanding balance of \$62,000,000 was rolled into the new agreement at the date of execution. The outstanding balance and accrued interest of the July 28, 2014 RLOC at December 31, 2014 was \$57,000,000 and \$250, respectively. The outstanding balance and accrued interest of the May 31, 2011 RLOC at December 31, 2013 was \$54,000,000 and \$913, respectively. The Company foresees no circumstances which would prevent its ability to evaluate and honor requests from Credit.

On January 15, 2013, both the Company and OFIC gave Westfield Bank and Westfield Bancorp, Inc. a shared commitment effective January 1, 2013 through December 31, 2017 to provide additional capital up to \$6,000,000. Neither the Company nor OFIC made any contributions during 2014 or 2013. The Company foresees no circumstances which will prevent its ability to honor the commitment.

(2) The Company was not a guarantor of any obligations as of December 31, 2014.

(3) The Company has no guarantee obligations as of December 31, 2014.

B. Assessments

(1) On January 17, 2014 the Company received notification of the insolvency of CAGC Insurance Co; on August 15, 2014 the Company received notification of the insolvency of Freestone Insurance Co; and on August 21, 2014 the Company received notification of the insolvency of Red Rock Insurance Company. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of \$35,703 that have been charged to operations in the current period.

The Company has accrued \$ 2,710,275 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end

\$ 17,248

b. Decreases current year: Premium tax offsets expired

\$ 1,547

c. Increases current year: Premium tax offsets added

\$ 3,572

d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end

\$ 19,273

C. Gain contingencies- Not applicable

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

The Company paid the following amounts in the current year to settle claims related extra contractual obligations (ECO) or bad faith claims stemming from lawsuits:

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$ 6,000

The number of claims where amounts were paid to settle claims related to ECO or bad faith claims resulting from lawsuits during the reporting period were as follows:

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

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

(f) Per Claim [X]

(g) Per Claimant []

E. Product Warranties- Not applicable

F. Joint and Several Liabilities- Not applicable

G. All Other Contingencies

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

At December 31, 2014 and 2013, the Company had admitted assets of \$336,843,726 and \$328,126,800, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

15. Leases-

The Company does not have any material lease obligations.

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

The Company does not invest in financial instruments with off-balance-sheet risk.

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

A. Transfer of Receivables Reported as Sales

The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets- Not applicable

C. Wash Sales

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

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

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

20. Fair Value Measurements-

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

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

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

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

The Company has no liabilities that are measured at fair value in the statement of financial position.
14. 12

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

(1) Fair Value Measurements at December 31, 2014

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	\$ 440,907,753	\$ 0	\$ 0	\$ 440,907,753
Mutual Funds	104,600,023	0	0	104,600,023
Total Common Stocks	\$ 545,507,776	\$ 0	\$ 0	\$ 545,507,776
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 10,082,231	\$ 0	\$ 0	\$ 10,082,231
Total Other Invested Assets	\$ 10,082,231	\$ 0	\$ 0	\$ 10,082,231
Total Assets at Fair Value	\$ 555,590,007	\$ 0	\$ 0	\$ 555,590,007

- (2) At December 31, 2014, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.
- (3) The Company's policy for determining when transfers between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input (s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the quarter in which the transfer occurs. The Company held no assets or liabilities categorized as Level 1, 2 or 3 during the reporting period that were transferred into or out of the level categorization held at January 1, 2014.
- (4) As of December 31, 2014, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.
- (5) As of December 31, 2014, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

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

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

Short-term investments, Receivables for securities, Uncollected premiums and agents' balances in the course of collection, Deferred premiums, agents' balances and installments booked but deferred and not yet due, Borrowed money, and Payable for securities - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments. For long term borrowed funds, fair value is determined by termination value.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	\$ 1,469,301,824	\$ 1,343,846,250	\$ 245,953,281	\$ 1,217,576,693	\$ 5,771,850	\$ 0
Preferred stocks	42,253,100	41,899,050	4,503,100	0	37,750,000	0
Common stocks	545,507,776	545,507,776	545,507,776	0	0	0
Short-term investments	1,543,208	1,543,208	0	1,543,208	0	0
Other invested assets	10,082,231	10,082,231	10,082,231	0	0	0
Receivables for securities	10,875	10,875	0	10,875	0	0
Uncollected premiums and agents' balances in the course of collection	47,813,592	47,813,592	0	47,813,592	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	289,030,134	289,030,134	0	289,030,134	0	0
b. Financial Liabilities:						
Borrowed money	\$ 89,112,950	\$ 89,107,755	\$ 0	\$ 89,112,950	\$ 0	\$ 0
Payable for securities	179,572	179,572	0	179,572	0	0

D. Fair Value Estimating- Not applicable

21. Other Items-

- A. Extraordinary Items- Not applicable
- B. Troubled Debt Restructuring: Debtors- Not applicable
- C. Other Disclosures and Unusual Items- Not applicable
- D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2014.
- E. State Transferable and Non-transferable Tax Credits
The Company does not have state transferable or non-transferable tax credits.

F. Subprime-Mortgage-Related Risk Exposure

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

- (3) The Company has no direct exposure through other investments.
- (4) The Company has no underwriting exposure to subprime mortgage related risk.
22. Events Subsequent-
Subsequent events have been considered through February 15, 2015 for the statutory statements issued as of December 31, 2014. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

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

Ohio Farmers Insurance Company

FEIN 34-0438190

\$ 1,824,860,474

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

- C. Reinsurance Assumed and Ceded

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 454,645,473	\$ 69,572,717	\$ 600,396,502	\$ 90,950,781	\$ (145,751,029)	\$ (21,378,065)
b. All Other	1,262,322	212,257	10,047,701	791,975	(8,785,379)	(579,717)
c. TOTAL	\$ 455,907,795	\$ 69,784,974	\$ 610,444,203	\$ 91,742,756	\$ (154,536,408)	\$ (21,957,782)
d. Direct Unearned Premium Reserve			\$ 609,181,881			

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

	Direct		Assumed		Ceded		Net
a. Contingent Commission	\$	0	\$	0	\$ 87,534	\$	(87,534)
b. Sliding Scale Adjustments		0		0	0		0
c. Other Profit Commission Arrangements		0		0	0		0
d. TOTAL	\$	0	\$	0	\$ 87,534	\$	(87,534)

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

- (3) Protected Cells - Not applicable
- D. Uncollectible Reinsurance- Not applicable
- E. Commutation of Ceded Reinsurance- Not applicable
- F. Retroactive Reinsurance- Not applicable
- G. Reinsurance Accounted for as a Deposit- Not applicable
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements- Not applicable
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation- Not applicable
24. Retrospectively Rated Contracts and Contracts Subject to Redetermination- Not applicable
25. Changes in Incurred Losses and Loss Adjustment Expenses-
Reserves as of December 31, 2013 were \$806.1 million. In calendar year 2014, \$261.5 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$500.1 million. Therefore, there has been a \$44.5 million favorable prior-year development from December 31, 2013 to December 31, 2014. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: other liability - occurrence and workers compensation. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies as the Company does not write this type of policy.
26. Intercompany Pooling Arrangements-
A. The lead company, Ohio Farmers Insurance Company, and its property-casualty companies participate in a single 100% reinsurance pooling arrangement. The following companies are participants:

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

- B. Each participating company shares in all lines and types of business.
- C. Any cession to non-affiliated reinsurers is prior to the cession of pooling business from the affiliated pool member to the lead company.
- D. All pool members have contractual right of direct recovery from the non-affiliated reinsurer per the terms of such reinsurance agreements.
- E. No discrepancies exist between pooled business entries on the assumed and ceded reinsurance schedule of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.
- F. The Provision for Reinsurance is recorded in accordance with the percentages set forth in the intercompany pooling arrangement.
- G. Affiliated Balances due to and from the Company at 12/31/2014 and 12/31/2013 respectively were:

	12/31/2014	12/31/2013
Ohio Farmers Insurance Company*	\$ 6,046,751	\$ 0
Westfield Credit Corp.	57,002,179	54,000,913
Affiliated Receivable	\$ 63,048,930	\$ 54,000,913
Ohio Farmers Insurance Company*	\$ 0	\$ 1,682,296
Affiliated Payable	\$ 0	\$ 1,682,296

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

27. Structured Settlements-

A. The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2014 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$9,434,086	\$9,434,086

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

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1. Liability carried for premium deficiency reserves:	\$ 0
2. Date of the most recent evaluation of this liability:	12/31/2014
3. Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles-

As of December 31, 2014, there is no reserve credit recorded for high deductibles, and also there is no amount billed or recoverable on paid claims.

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

The Company does not discount the liabilities for unpaid losses or unpaid loss adjustment expenses for Workers' Compensation or any other line of business.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

In 2014, the Company elected to move \$3,240,000 from asbestos IBNR reserves to environmental IBNR reserves. The Company still believes that the total reserves held for asbestos and environmental claims make a reasonable provision for unpaid claims.

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

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

(1) Direct Basis:		2010	2011	2012	2013	2014
a. Beginning reserves:		\$ 25,844,535	\$ 25,174,739	\$ 24,582,991	\$ 23,918,943	\$ 23,075,138
b. Incurred losses and loss adjustment expense:		0	0	0	0	(3,240,000)
c. Calendar year payments for losses and loss adjustment expenses:		669,796	591,748	664,048	843,805	1,478,245
d. Ending reserves:		\$ 25,174,739	\$ 24,582,991	\$ 23,918,943	\$ 23,075,138	\$ 18,356,893
(2) Assumed Reinsurance:						
a. Beginning reserves:	\$	0	\$ 0	\$ 0	\$ 0	\$ 0
b. Incurred losses and loss adjustment expense:		0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:		0	0	0	0	0
d. Ending reserves:	\$	0	\$ 0	\$ 0	\$ 0	\$ 0
(3) Net of Ceded Reinsurance:						
a. Beginning reserves:	\$	25,844,527	\$ 25,174,731	\$ 24,582,983	\$ 23,918,935	\$ 23,075,130
b. Incurred losses and loss adjustment expense:		0	0	0	0	(3,240,000)
c. Calendar year payments for losses and loss adjustment expenses:		669,796	591,748	664,048	843,805	1,478,245
d. Ending reserves:	\$	25,174,731	\$ 24,582,983	\$ 23,918,935	\$ 23,075,130	\$ 18,356,885

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

(1) Direct Basis:	\$ 15,178,643
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 15,178,643

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

(1) Direct Basis:	\$ 5,185,343
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 5,185,343

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

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

(1) Direct Basis:		2010	2011	2012	2013	2014
a. Beginning reserves:	\$	5,303,227	\$ 5,175,410	\$ 4,598,970	\$ 4,163,181	\$ 3,529,579
b. Incurred losses and loss adjustment expense:		0	0	0	0	3,240,000
c. Calendar year payments for losses and loss adjustment expenses:		127,817	576,440	435,789	633,602	797,947
d. Ending reserves:	\$	5,175,410	\$ 4,598,970	\$ 4,163,181	\$ 3,529,579	\$ 5,971,632
(2) Assumed Reinsurance:						
a. Beginning reserves:	\$	0	\$ 0	\$ 0	\$ 0	\$ 0
b. Incurred losses and loss adjustment expense:		0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:		0	0	0	0	0
d. Ending reserves:	\$	0	\$ 0	\$ 0	\$ 0	\$ 0
(3) Net of Ceded Reinsurance:						
a. Beginning reserves:	\$	5,303,227	\$ 5,175,410	\$ 4,598,969	\$ 4,163,181	\$ 3,529,578
b. Incurred losses and loss adjustment expense:		0	0	0	0	3,240,000
c. Calendar year payments for losses and loss adjustment expenses:		127,817	576,441	435,788	633,603	797,947
d. Ending reserves:	\$	5,175,410	\$ 4,598,969	\$ 4,163,181	\$ 3,529,578	\$ 5,971,631

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

(1) Direct Basis:	\$ 4,558,792
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 4,558,792

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

(1) Direct Basis:	\$ 3,183,623
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 3,183,623

34. Subscriber 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?

Yes (X) No ()

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

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes (X) No () N/A ()

1.3

State Regulating?

Ohio

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes () No (X)

2.2

If yes, date of change:

.....

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2012

3.2

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

12/31/2012

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

01/02/2014

3.4

By what department or departments?

Ohio

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes () No () N/A (X)

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes () No () N/A (X)

4.1

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

4.11

sales of new business?

Yes () No (X)

4.12

renewals?

Yes () No (X)

4.2

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

4.21

sales of new business?

Yes () No (X)

4.22

renewals?

Yes () No (X)

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes () No (X)

5.2

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

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

6.1

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

Yes () No (X)

6.2

If yes, give full information:

.....

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes () No (X)

7.2

If yes,

7.21

State the percentage of foreign control

..... 0.0 %

7.22

State the nationality(s) of the 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 (X) No ()

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

Ohio Farmers Insurance Company

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes (X) No ()

8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

Ohio Farmers Insurance Company	Westfield Center, Ohio	Yes	No	No	No
Westfield Bancorp., Inc.	Westfield Center, Ohio	Yes	No	No	No
Westfield Bank, FSB	Westfield Center, Ohio	No	Yes	No	No

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

KPMG LLP, 191 West Nationwide Blvd., Suite 500, Columbus, OH 43215

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule) , or substantially similar state law or regulation?

Yes () No (X)

10.2

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

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation , or substantially similar state law or regulation?

Yes () No (X)

10.4

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

10.5

Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws?

Yes (X) No () N/A ()

10.6

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

11.

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

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes () No (X)

12.11

Name of real estate holding company
.....

12.12

Number of parcels involved

..... 0

12.13

Total book/adjusted carrying value

\$ 0

12.2

If yes, provide explanation
.....

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

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

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes () No ()

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes () No ()

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes () No () N/A (X)

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(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.

Yes (X) No ()

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 (X) No ()

15.2

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

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
063114030	CenterState Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation	160,163
063114030	CenterState Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation	121,636
064008637	Pinnacle National Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation	273,644
261291247	South Georgia Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation	160,000
064109280	Wilson Bank & Trust	Claim against principal named on Letter of Credit citing non-fulfillment of obligation	75,000

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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:

\$ 6,046,751

INVESTMENT

24.01

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

Yes (X) No ()

24.02

If no, give full and complete information relating thereto:

24.03

For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2014

24.04

Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions?

Yes () No () N/A (X)

24.05

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

\$ 0

24.06

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

\$ 0

24.07

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

Yes () No () N/A (X)

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes () No () N/A (X)

24.09

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes () No () N/A (X)

24.10

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

24.101

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

\$

0

24.102

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

\$

0

24.103

Total payable for securities lending reported on the liability page

\$

0

25.1

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

Yes (X) No ()

25.2

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

25.21

Subject to repurchase agreements

\$

0

25.22

Subject to reverse repurchase agreements

\$

0

25.23

Subject to dollar repurchase agreements

\$

0

25.24

Subject to reverse dollar repurchase agreements

\$

0

25.25

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

\$ 5,615,800

25.28

On deposit with states

\$ 11,779,976

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

\$ 161,121,757

25.32

Other

\$

0

25.3 For category (25.26) provide the following:

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

26.1

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

Yes () No (X)

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes () No () N/A (X)

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes () No (X)

27.2

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

\$ 0

28.

Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes (X) No ()

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

<div>1</div> <div>Name of Custodian(s)</div>	<div>2</div> <div>Custodian's Address</div>
--	---

JPMorgan Chase	1 Chase Manhattan Plaza - 19th Floor, New York, NY 10005
BNY Mellon	One Wall Street, New York, NY 10286
Federal Home Loan Bank of Cincinnati	PO Box 598, Cincinnati, OH 45201

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:

<div>1</div> <div>Name(s)</div>	<div>2</div> <div>Location(s)</div>	<div>3</div> <div>Complete Explanation(s)</div>
---------------------------------	-------------------------------------	---

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

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

<div>1</div> <div>Old Custodian</div>	<div>2</div> <div>New Custodian</div>	<div>3</div> <div>Date of Change</div>	<div>4</div> <div>Reason</div>
---------------------------------------	---------------------------------------	--	--------------------------------

JPMorgan Chase	BNY Mellon	05/30/2014	General business purposes
----------------------	------------------	------------------	---------------------------------

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:

<div>1</div> <div>Central Registration Depository Number(s)</div>	<div>2</div> <div>Name</div>	<div>3</div> <div>Address</div>
---	------------------------------	---------------------------------

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

29.2 If yes, complete the following schedule:

<div>1</div> <div>CUSIP Number</div>	<div>2</div> <div>Name of Mutual Fund</div>	<div>3</div> <div>Book/Adjusted Carrying Value</div>
--------------------------------------	---	--

197199-40-9	COLUMBIA ACORN TR CL Z	31,624,123
779562-10-7	T ROWE PRICE NEW HORIZONS FUND, INC.	40,459,303
779570-10-3	T ROWE PRICE SMALL-CAP VALUE FUND, INC.	32,516,597
29.2999 - Total		104,600,023

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

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

COLUMBIA ACORN TR CL Z	AMETEK	401,479,160	09/30/2014
COLUMBIA ACORN TR CL Z	METTLER-TOLEDO INTERNATIONAL	346,195,041	09/30/2014
COLUMBIA ACORN TR CL Z	DONALDSON	341,292,000	09/30/2014
COLUMBIA ACORN TR CL Z	AMPHENOL	315,158,160	09/30/2014
COLUMBIA ACORN TR CL Z	SEI INVESTMENTS	266,454,868	09/30/2014
T ROWE PRICE NEW HORIZONS FUND, INC.	RESTORATION HARDWARE HOLDINGS	252,460,000	09/30/2014
T ROWE PRICE NEW HORIZONS FUND, INC.	O'REILLY AUTOMOTIVE	226,292,000	09/30/2014
T ROWE PRICE NEW HORIZONS FUND, INC.	PUMA BIOTECHNOLOGY	223,495,000	09/30/2014
T ROWE PRICE NEW HORIZONS FUND, INC.	ROPER INDUSTRIES	206,839,000	09/30/2014
T ROWE PRICE NEW HORIZONS FUND, INC.	VAIL RESORTS	196,572,000	09/30/2014
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	LANDSTAR SYSTEM	183,521,000	09/30/2014
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	GENESEE & WYOMING, CLASS A	179,917,000	09/30/2014
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	EAST WEST BANCORP	149,600,000	09/30/2014
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	PROASSURANCE	137,335,000	09/30/2014
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	SVB FINANCIAL GROUP	110,275,000	09/30/2014

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.

	<div>1</div> <div>Statement (Admitted) Value</div>	<div>2</div> <div>Fair Value</div>	<div>3</div> <div>Excess of Statement over Fair Value (-), or Fair Value over Statement (+)</div>
30.1 Bonds	\$ 1,345,389,458	\$ 1,470,845,032	\$ 125,455,574
30.2 Preferred stocks	\$ 41,899,050	\$ 42,253,100	\$ 354,050
30.3 Totals	\$ 1,387,288,508	\$ 1,513,098,132	\$ 125,809,624

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

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes () No (X)

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes () No ()

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....
.....

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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? \$ 4,603,133

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC	\$ 2,333,251
.....	\$ 0
.....	\$ 0
.....	\$ 0

34.1 Amount of payments for legal expenses, if any? \$ 1,595,713

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

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	\$ 1,172,274
.....	\$ 0
.....	\$ 0
.....	\$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 148,022

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

1 Name	2 Amount Paid
.....	\$ 0
.....	\$ 0
.....	\$ 0
.....	\$ 0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes () No (X)

1.2

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

\$ 0

1.3

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

\$ 0

1.31

Reason for excluding:

1.4

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

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

..... 0

All years prior to most current three years:

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

..... 0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

..... 0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

..... 0

2. Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

\$ 0

\$ 0

2.2

Premium Denominator

\$ 914,215,659

\$ 884,376,848

2.3

Premium Ratio (Line 2.1/Line 2.2)

..... 0.000

..... 0.000

2.4

Reserve Numerator

\$ 0

\$ 0

2.5

Reserve Denominator

\$ 1,256,763,588

\$ 1,239,127,292

2.6

Reserve Ratio (Line 2.4/Line 2.5)

..... 0.000

..... 0.000

3.1

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

Yes (X) No ()

3.2

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

3.21

Participating policies

\$ 4,507,241

3.22

Non-participating policies

\$ 1,296,811,210

4.

For Mutual reporting entities and Reciprocal Exchange only:

4.1

Does the reporting entity issue assessable policies?

Yes () No ()

4.2

Does the reporting entity issue non-assessable policies?

Yes () No ()

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

..... 0.0 %

4.4

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

\$ 0

5.

For Reciprocal Exchanges only:

5.1

Does the exchange appoint local agents?

Yes () No ()

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation

Yes () No () N/A (X)

5.22

As a direct expense of the exchange

Yes () No () N/A (X)

5.3

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

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes () No ()

5.5

If yes, give full information.

6.1

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

Reinsurance protection was provided by two agreements: the Multiple Line Excess of Loss with two layers (\$4.5M x \$3M) and (\$7.5M x \$7.5M); and the Casualty Clash and Contingency Excess with two layers (\$15M x \$15M) and (\$30M x \$30M) totaling \$57M above a \$3M retention per occurrence.

6.2

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

The modeled all perils probable maximum loss at the 250 year return time is \$285M and includes hurricane, earthquake and severe convective storm. The locations of concentrations are southeastern PA, DE, GA and FL for hurricane; OH for severe convective storm; and IN, KY and OH for earthquake.

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 property catastrophe reinsurance program consisted of four layers with varying retentions and one automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence was \$350,525,000 excess of Westfield's \$35M net retention per loss occurrence.

16

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes (X) No ()

6.5

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

7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

Yes (X) No ()

7.2

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

1

7.3

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

Yes (X) No ()

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes () No (X)

8.2

If yes, give full information.

9.1

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

Yes () No (X)

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of the prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes () No (X)

9.3

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

9.4

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

Yes () No (X)

9.5

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

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(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)
Yes () No (X)
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 this reporting entity guaranteed policies issued by any other entity and now in force?

Yes () No (X)

11.2

If yes, give full information.

12.1

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

12.11

Unpaid losses

\$ 0

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$ 0

12.2

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

\$ 0

12.3

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

Yes () No (X) N/A ()

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

Yes () No (X)

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

12.61 Letters of credit

12.62 Collateral and other funds

\$ 0

\$ 0

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

\$ 3,000,000

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

Yes (X) No ()

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

6

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

Yes (X) No ()

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

All of the insurance companies that make up Westfield Group are listed in each of our reinsurance contracts if they write the type of insurance covered by the reinsurance contract

14.3 If the answer to 14. 1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes () No (X)

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

Yes (X) No ()

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

15.1 Has the reporting entity guaranteed any financed premium accounts?

Yes () No (X)

15.2 If yes, give full information.

16.1 Does the reporting entity write any warranty business?

Yes () No (X)

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

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

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5?

Yes () No (X)

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

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

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

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

18.1 Do you act as a custodian for health savings accounts?

Yes () No (X)

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

\$ 0

18.3 Do you act as an administrator for health savings accounts?

Yes () No (X)

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

\$ 0

FIVE-YEAR HISTORICAL DATA

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

	1 2014	2 2013	3 2012	4 2011	5 2010
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	867,251,618	842,690,253	813,400,047	793,419,039	825,911,070
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	421,847,282	403,302,203	383,985,479	370,293,396	386,603,022
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	876,387,887	851,606,412	819,055,851	774,308,079	776,663,021
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	58,449,335	54,822,780	56,105,919	57,561,035	66,196,519
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)	24,918,149	36,820,334	40,165,803	34,268,305	38,227,350
6. Total (Line 35)	2,248,854,271	2,189,241,982	2,112,713,099	2,029,849,854	2,093,600,982
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	350,682,997	336,293,518	321,806,177	283,805,291	358,331,882
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	183,115,891	172,175,595	162,209,332	142,738,330	179,967,579
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	350,191,636	333,447,507	316,834,359	271,532,099	332,087,465
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	26,943,326	25,974,071	26,754,642	26,238,565	37,109,318
11. Nonproportional reinsurance lines (Line 31, 32 and 33)	24,918,149	36,820,334	40,165,803	33,626,805	38,227,350
12. Total (Line 35)	935,851,999	904,711,025	867,770,313	757,941,090	945,723,594
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	19,266,729	40,694,697	2,654,353	(77,296,876)	3,283,027
14. Net investment gain (loss) (Line 11)	93,588,211	96,034,032	97,528,885	97,545,940	102,693,355
15. Total other income (Line 15)	10,446,323	14,809,748	11,272,021	6,225,345	2,937,871
16. Dividends to policyholders (Line 17)	1,205,727	758,357	1,001,947	923,739	632,606
17. Federal and foreign income taxes incurred (Line 19)	28,840,970	23,073,586	20,891,117	(3,914,620)	24,482,220
18. Net income (Line 20)	93,254,566	127,706,534	89,562,195	29,465,290	83,799,427
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	2,536,054,216	2,450,520,897	2,243,144,674	2,128,768,915	2,231,574,723
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	47,813,592	44,038,014	42,473,456	41,690,564	46,363,347
20.2 Deferred and not yet due (Line 15.2)	289,030,134	284,088,786	262,165,338	250,675,132	282,116,977
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,493,012,840	1,459,330,676	1,389,541,857	1,354,507,534	1,485,235,662
22. Losses (Page 3, Line 1)	598,818,121	610,906,025	612,468,557	640,905,228	696,464,121
23. Loss adjustment expenses (Page 3, Line 3)	203,299,994	195,212,133	186,758,438	177,407,398	191,306,916
24. Unearned premiums (Page 3, Line 9)	454,645,473	433,009,134	412,674,957	399,904,638	455,991,292
25. Capital paid up (Page 3, Line 30 and Line 31)	8,220,000	8,220,000	8,220,000	8,220,000	8,220,000
26. Surplus as regards policyholders (Page 3, Line 37)	1,043,041,376	991,190,221	853,602,817	774,261,381	746,339,061
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	105,947,292	115,070,412	69,153,932	(94,960,766)	106,497,278
Risk-Based Capital Analysis					
28. Total adjusted capital	1,043,041,376	991,190,221	853,602,817	774,261,381	746,339,061
29. Authorized control level risk-based capital	110,953,529	111,208,579	105,783,588	96,332,632	101,855,181
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)	67.3	67.4	67.8	73.3	77.2
31. Stocks (Line 2.1 and Line 2.2)	29.4	29.5	29.2	23.9	19.7
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	0.1	0.3	0.2	0.2	0.5
35. Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	3.2	2.8	2.8	2.6	2.7
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Column 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)	37,750,000	33,500,000	33,500,000	26,000,000	23,000,000
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)	0	0	0	0	0
45. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Line 42 through Line 47	37,750,000	33,500,000	33,500,000	26,000,000	23,000,000
49. Total investment in parent included in Line 42 through Line 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	3.6	3.4	3.9	3.4	3.1

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 (losses) (Line 24)	(3,149,689)	46,912,916	18,898,864	(10,486,753)	7,970,019
52. Dividends to stockholders (Line 35)	(20,000,000)	0	(23,000,000)	0	(60,737,686)
53. Change in surplus as regards policyholders for the year (Line 38)	51,851,155	137,587,404	79,341,436	27,922,320	91,701,403
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	470,346,846	433,438,202	419,462,824	470,150,307	415,887,181
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	233,470,840	198,650,449	212,506,534	225,042,603	211,959,359
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	448,962,403	401,973,506	461,686,136	549,987,752	420,726,124
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	8,168,916	12,671,346	19,656,190	9,455,201	10,203,995
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)	12,063,661	616,679	32,130,350	35,392,086	1,684,323
59. Total (Line 35)	1,173,012,666	1,047,350,182	1,145,442,034	1,290,027,949	1,060,460,982
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	189,197,611	173,317,990	167,506,905	231,565,948	188,202,853
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	96,992,416	84,082,686	86,632,933	91,725,088	98,054,236
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	182,864,491	159,661,159	181,852,986	240,267,836	188,162,342
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	3,645,476	5,483,546	15,807,460	5,723,705	5,486,447
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)	12,063,661	616,679	32,130,350	35,392,086	1,684,323
65. Total (Line 35)	484,763,655	423,162,060	483,930,634	604,674,663	481,590,201
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)	51.7	47.7	53.3	67.5	56.4
68. Loss expenses incurred (Line 3)	11.8	12.1	11.6	11.8	10.1
69. Other underwriting expenses incurred (Line 4)	34.4	35.6	34.8	30.2	33.1
70. Net underwriting gain (loss) (Line 8)	2.1	4.6	0.3	(9.5)	0.3
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	32.5	33.2	33.0	31.7	32.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	63.5	59.8	64.9	79.3	66.5
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	89.7	91.3	101.7	97.9	126.7
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)	(46,847)	(52,284)	(50,224)	(57,911)	(60,976)
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)	(4.7)	(6.1)	(6.5)	(7.8)	(9.3)
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)	(74,136)	(80,102)	(90,764)	(83,640)	(75,498)
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)	(8.7)	(10.3)	(12.2)	(12.8)	(12.9)

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?
If no, please explain:

Yes () No ()

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	X X X	X X X	X X X	6,258	826	1,997	53	463	0	272	7,841	X X X
2. 2005	813,800	34,043	779,757	366,584	10,060	26,021	451	41,974	7	17,264	424,061	X X X
3. 2006	866,327	58,759	807,568	417,302	41,187	27,089	1,054	46,504	19	15,521	448,635	X X X
4. 2007	920,291	70,336	849,955	419,922	18,636	28,982	583	47,038	1	15,753	476,722	X X X
5. 2008	1,008,233	118,567	889,666	604,041	90,385	32,243	1,147	46,849	2	18,827	591,599	X X X
6. 2009	817,765	38,085	779,680	386,070	6,937	30,100	195	44,681	13	16,457	453,708	X X X
7. 2010	833,574	37,137	796,437	434,743	6,343	29,542	388	47,145	(4)	17,823	504,703	X X X
8. 2011	857,963	43,935	814,028	581,053	57,462	27,551	1,883	53,066	(9)	19,812	602,334	X X X
9. 2012	902,372	47,372	855,000	426,427	23,003	15,394	747	53,452	4	16,658	471,521	X X X
10. 2013	934,380	50,003	884,377	341,583	12,303	8,486	341	53,172	8	14,332	390,590	X X X
11. 2014	966,961	52,746	914,216	281,727	7,271	2,526	220	46,198	(8)	8,915	322,968	X X X
12. Totals	X X X	X X X	X X X	4,265,710	274,412	229,931	7,062	480,543	31	161,635	4,694,680	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		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	31,285	11,983	23,732	0	745	0	9,708	0	3,322	0	0	56,809	X X X
2.	1,922	288	2,926	204	223	0	690	0	424	0	0	5,693	X X X
3.	4,630	737	3,008	163	267	0	1,007	0	636	0	0	8,648	X X X
4.	4,345	612	4,662	114	532	0	1,537	0	764	0	0	11,113	X X X
5.	6,417	806	5,446	140	842	0	2,586	0	1,110	0	0	15,454	X X X
6.	13,159	2,209	5,426	358	1,504	0	3,496	27	1,957	0	0	22,947	X X X
7.	17,880	198	7,816	679	3,042	0	5,549	54	3,416	0	0	36,771	X X X
8.	36,123	7,195	16,265	1,320	5,112	0	10,827	108	5,046	0	0	64,750	X X X
9.	49,103	1,337	33,143	2,529	9,382	0	13,785	216	6,575	0	0	107,905	X X X
10.	83,039	8,090	54,664	4,704	13,740	0	19,785	380	11,928	0	0	169,982	X X X
11.	129,233	6,154	120,880	6,463	21,730	0	25,228	673	18,264	0	0	302,045	X X X
12.	377,136	39,611	277,968	16,675	57,119	0	94,196	1,458	53,444	0	0	802,118	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.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	43,034	13,775
2.	440,765	11,011	429,754	54.2	32.3	55.1	0	0	54.0	4,356	1,337
3.	500,443	43,161	457,283	57.8	73.5	56.6	0	0	54.0	6,737	1,911
4.	507,780	19,946	487,835	55.2	28.4	57.4	0	0	54.0	8,281	2,833
5.	699,534	92,480	607,053	69.4	78.0	68.2	0	0	54.0	10,918	4,537
6.	486,394	9,739	476,655	59.5	25.6	61.1	0	0	54.0	16,017	6,930
7.	549,132	7,658	541,474	65.9	20.6	68.0	0	0	54.0	24,818	11,953
8.	735,043	67,959	667,083	85.7	154.7	81.9	0	0	54.0	43,873	20,877
9.	607,261	27,835	579,425	67.3	58.8	67.8	0	0	54.0	78,379	29,526
10.	586,397	25,825	560,572	62.8	51.6	63.4	0	0	54.0	124,909	45,073
11.	645,787	20,773	625,013	66.8	39.4	68.4	0	0	54.0	237,496	64,549
12.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	598,818	203,300

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior .....	..... 321,845	..... 334,728	..... 336,076	..... 333,554	..... 331,149	..... 327,987	..... 330,188	..... 328,373	..... 326,379	..... 328,811	..... 2,432	..... 438
2. 2005 .....	..... 415,042	..... 400,504	..... 400,588	..... 398,624	..... 394,228	..... 390,235	..... 388,736	..... 388,111	..... 387,580	..... 387,362	..... (217)	..... (749)
3. 2006	X X X	..... 445,259	..... 433,340	..... 425,195	..... 416,745	..... 412,401	..... 410,175	..... 411,195	..... 409,979	..... 410,162	..... 182	..... (1,033)
4. 2007	X X X	X X X	..... 506,392	..... 465,136	..... 455,092	..... 446,670	..... 443,086	..... 439,833	..... 438,445	..... 440,033	..... 1,588	..... 200
5. 2008	X X X	X X X	X X X	..... 598,682	..... 593,532	..... 580,195	..... 568,552	..... 563,981	..... 561,014	..... 559,097	..... (1,917)	..... (4,884)
6. 2009	X X X	X X X	X X X	X X X	..... 482,524	..... 464,333	..... 448,893	..... 438,685	..... 433,467	..... 430,029	..... (3,438)	..... (8,657)
7. 2010	X X X	X X X	X X X	X X X	X X X	..... 536,623	..... 510,903	..... 497,501	..... 494,652	..... 490,909	..... (3,743)	..... (6,592)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	..... 649,171	..... 631,800	..... 618,086	..... 608,962	..... (9,124)	..... (22,838)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	..... 549,423	..... 527,017	..... 519,402	..... (7,615)	..... (30,021)
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	..... 520,474	..... 495,479	..... (24,995)	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	..... 560,542	X X X	X X X
12. Totals											..... (46,847)	..... (74,136)

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	..... 102,260	..... 173,819	..... 213,174	..... 232,987	..... 242,761	..... 255,175	..... 262,559	..... 267,946	..... 275,324	X X X	X X X
2. 2005 .....	..... 200,890	..... 283,361	..... 324,529	..... 352,549	..... 367,811	..... 374,237	..... 378,154	..... 379,579	..... 381,157	..... 382,093	X X X	X X X
3. 2006	X X X	..... 218,709	..... 304,573	..... 347,521	..... 373,653	..... 385,129	..... 391,276	..... 397,037	..... 399,915	..... 402,150	X X X	X X X
4. 2007	X X X	X X X	..... 233,807	..... 326,430	..... 370,564	..... 399,670	..... 413,225	..... 421,100	..... 426,347	..... 429,684	X X X	X X X
5. 2008	X X X	X X X	X X X	..... 293,367	..... 447,192	..... 488,862	..... 514,076	..... 530,968	..... 539,622	..... 544,752	X X X	X X X
6. 2009	X X X	X X X	X X X	X X X	..... 228,288	..... 315,742	..... 357,067	..... 385,026	..... 400,562	..... 409,039	X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X	..... 248,505	..... 353,574	..... 402,149	..... 437,460	..... 457,554	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	..... 319,077	..... 460,151	..... 509,910	..... 549,259	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	..... 260,564	..... 362,222	..... 418,072	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	..... 235,283	..... 337,425	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	..... 276,762	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior .....	..... 121,525	..... 98,007	..... 77,419	..... 69,103	..... 61,091	..... 54,415	..... 45,748	..... 39,662	..... 35,532	..... 33,440
2. 2005 .....	..... 83,477	..... 37,463	..... 21,159	..... 15,915	..... 12,425	..... 8,202	..... 6,273	..... 4,944	..... 3,784	..... 3,412
3. 2006	X X X	..... 93,378	..... 43,797	..... 27,459	..... 18,650	..... 11,656	..... 6,938	..... 6,770	..... 4,942	..... 3,852
4. 2007	X X X	X X X	..... 119,696	..... 51,026	..... 35,251	..... 21,974	..... 13,647	..... 9,291	..... 6,690	..... 6,085
5. 2008	X X X	X X X	X X X	..... 114,851	..... 60,160	..... 35,041	..... 20,627	..... 13,082	..... 8,584	..... 7,892
6. 2009	X X X	X X X	X X X	X X X	..... 125,625	..... 63,975	..... 38,941	..... 22,865	..... 14,132	..... 8,536
7. 2010	X X X	X X X	X X X	X X X	X X X	..... 138,218	..... 62,289	..... 36,850	..... 22,733	..... 12,631
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	..... 155,896	..... 63,367	..... 42,806	..... 25,664
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	..... 145,739	..... 67,332	..... 44,182
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	..... 143,671	..... 69,365
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	..... 138,972

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	L		2,603,720	2,484,377	0	864,641	1,233,458	1,826,297	374	0
2. Alaska	AK	L		300	132	0	0	0	0	0	0
3. Arizona	AZ	L		22,621,999	22,117,828	0	5,383,295	7,630,838	20,961,887	19,644	0
4. Arkansas	AR	L		1,761,874	1,535,828	0	2,234	62,084	199,830	50	0
5. California	CA	N		0	0	0	725,000	300,000	1,037,796	0	0
6. Colorado	CO	L		21,246,754	18,876,030	0	11,082,466	10,763,582	11,748,614	28,415	0
7. Connecticut	CT	L		15,374	13,445	0	0	(401)	1,278	0	0
8. Delaware	DE	L		13,658,151	13,968,589	0	11,084,923	7,468,901	17,616,059	17,674	0
9. Dist. Columbia	DC	L		373,389	459,428	0	(79,336)	(96,358)	84,019	75	0
10. Florida	FL	L		121,638,876	116,423,889	0	55,832,952	67,170,966	103,518,356	87,307	0
11. Georgia	GA	L		69,869,691	68,566,756	7,919	33,606,282	39,012,440	64,174,912	79,943	0
12. Hawaii	HI	L		0	0	0	0	0	0	0	0
13. Idaho	ID	L		80,228	77,363	0	28,028	18,233	27,360	0	0
14. Illinois	IL	L		90,458,670	86,806,297	5,042	44,610,855	45,441,096	93,385,332	140,986	0
15. Indiana	IN	L		63,822,648	64,444,111	0	27,759,206	24,263,894	47,258,273	210,763	0
16. Iowa	IA	L		19,576,555	19,848,520	314,721	13,598,742	12,337,277	18,202,346	39,068	0
17. Kansas	KS	L		315,977	312,346	0	51,093	123,672	118,966	0	0
18. Kentucky	KY	L		44,510,037	43,365,745	0	25,162,728	24,690,256	38,085,438	85,009	0
19. Louisiana	LA	L		399,271	249,618	0	44,906	61,275	29,431	0	0
20. Maine	ME	L		3,749	2,934	0	0	266	147	0	0
21. Maryland	MD	L		10,695,962	9,711,038	0	6,858,785	8,381,884	7,535,605	7,614	0
22. Massachusetts	MA	L		53,183	39,506	0	0	4,615	4,742	0	0
23. Michigan	MI	L		92,029,837	88,162,838	0	49,533,373	46,604,612	73,188,509	386,497	0
24. Minnesota	MN	L		42,605,124	42,156,645	46,028	24,415,649	19,112,594	36,849,114	67,722	0
25. Mississippi	MS	L		386,023	352,250	0	14,867	65,942	1,167,248	83	0
26. Missouri	MO	L		1,415,440	1,309,290	0	1,249,178	1,632,851	1,239,983	1,048	0
27. Montana	MT	L		62,858	68,766	0	1,531	3,325	22,321	0	0
28. Nebraska	NE	L		534,376	640,208	0	498,058	1,064,990	873,488	0	0
29. Nevada	NV	L		472,226	431,470	0	63,617	117,197	170,640	91	0
30. New Hampshire	NH	L		0	0	0	0	0	0	0	0
31. New Jersey	NJ	L		142,363	88,439	0	(7,094)	(4,136)	3,053	0	0
32. New Mexico	NM	L		6,032,769	6,036,440	0	2,450,609	1,479,125	3,652,605	10,783	0
33. New York	NY	L		170,260	46,090	0	176,016	(12,974)	17,460	8	0
34. North Carolina	NC	L		29,866,324	28,443,320	0	21,850,498	18,886,516	24,908,809	(1,152)	0
35. North Dakota	ND	L		766,872	590,670	0	3,847	(33,423)	254,957	0	0
36. Ohio	OH	L		277,508,484	278,471,306	20,045	131,589,139	121,434,765	166,474,321	1,038,537	0
37. Oklahoma	OK	L		2,051,523	2,266,217	0	(818,947)	(709,152)	444,980	0	0
38. Oregon	OR	L		27,229	21,136	0	0	0	0	0	0
39. Pennsylvania	PA	L		177,076,880	182,509,561	56,289	121,841,004	111,038,837	116,302,592	631,601	0
40. Rhode Island	RI	L		625	394	0	0	0	0	0	0
41. South Carolina	SC	L		16,683,398	15,567,653	0	7,183,702	7,536,838	9,495,060	12,211	0
42. South Dakota	SD	L		663,961	665,426	0	114,269	117,707	556,032	113	0
43. Tennessee	TN	L		53,311,198	52,488,944	0	22,450,159	27,198,191	44,807,705	143,054	0
44. Texas	TX	L		6,145,255	5,737,379	625,587	3,594,109	4,828,962	2,538,454	221	0
45. Utah	UT	L		127,767	169,876	0	27,291	38,091	37,300	20	0
46. Vermont	VT	L		7,684	4,077	0	0	579	579	0	0
47. Virginia	VA	L		22,677,276	23,321,643	0	11,803,826	7,432,430	17,380,368	13,021	0
48. Washington	WA	L		116,822	70,862	0	0	1,491	10,596	0	0
49. West Virginia	WV	L		87,920,668	90,519,229	0	47,867,067	41,493,383	38,640,381	281,726	0
50. Wisconsin	WI	L		7,757,579	6,929,493	130,096	4,261,763	6,303,826	5,363,737	6,957	0
51. Wyoming	WY	L		51,222	73,590	0	0	(10,281)	19,113	29	0
52. American Samoa	AS	N		0	0	0	0	0	0	0	0
53. Guam	GU	N		0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N		0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N		0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N		0	0	0	0	0	0	0	0
57. Canada	CAN	N		0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	X X X		0	0	0	0	0	0	0	0
59. Totals	(a)	50		1,310,318,451	1,296,446,992	1,205,727	686,780,331	664,490,264	970,236,093	3,309,492	0
DETAILS OF WRITE-INS											
58001.		X X X		0	0	0	0	0	0	0	0
58002.		X X X		0	0	0	0	0	0	0	0
58003.		X X X		0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page		X X X		0	0	0	0	0	0	0	0
58999. Totals (Line 58001 through 58003+58998) (Line 58 above)		X X X		0	0	0	0	0	0	0	0

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

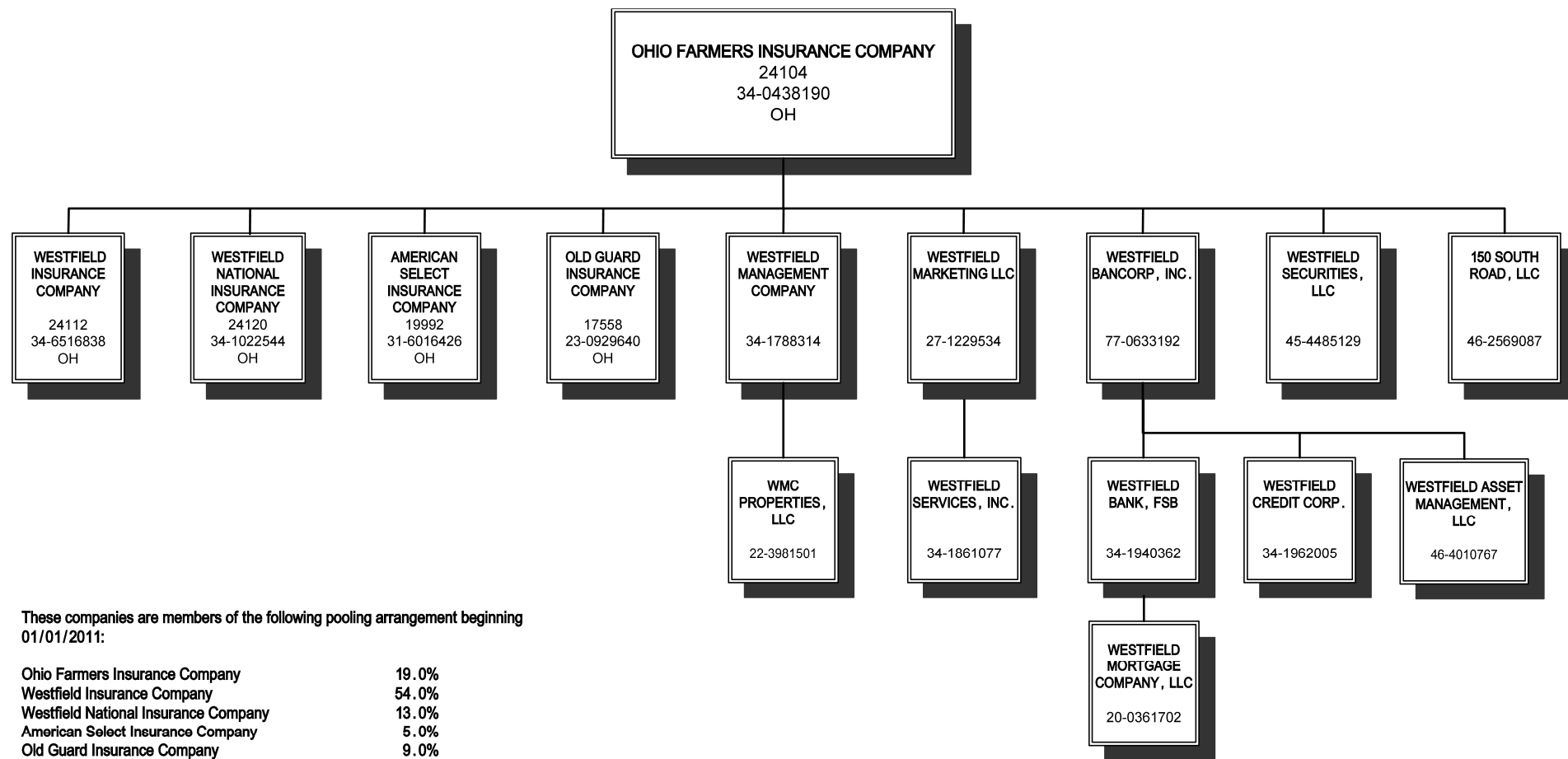
Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Westfield Insurance Company
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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

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

Property and Casualty
Annual Statement Blank Alphabetical Index

Assets	2	Schedule H - Accident and Health Exhibit - Part 1	30
Cash Flow	5	Schedule H - Parts 2, 3, and 4	31
Exhibit of Capital Gains (Losses)	12	Schedule H - Part 5 - Health Claims	32
Exhibit of Net Investment Income	12	Schedule P - Part 1 - Summary	33
Exhibit of Nonadmitted Assets	13	Schedule P - Part 1A - Homeowners/Farmowners	35
Exhibit of Premiums and Losses (State Page)	19	Schedule P - Part 1B - Private Passenger Auto Liability/Medical	36
Five-Year Historical Data	17	Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	37
General Interrogatories	15	Schedule P - Part 1D - Workers' Compensation	38
Jurat Page	1	Schedule P - Part 1E - Commercial Multiple Peril	39
Liabilities, Surplus and Other Funds	3	Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence	40
Notes To Financial Statements	14	Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made	41
Overflow Page For Write-ins	100	Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils) , Boiler and Machinery)	42
Schedule A - Part 1	E01	Schedule P - Part 1H - Section 1 - Other Liability - Occurrence	43
Schedule A - Part 2	E02	Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	44
Schedule A - Part 3	E03	Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	45
Schedule A - Verification Between Years	SI02	Schedule P - Part 1J - Auto Physical Damage	46
Schedule B - Part 1	E04	Schedule P - Part 1K - Fidelity/Surety	47
Schedule B - Part 2	E05	Schedule P - Part 1L - Other (Including Credit, Accident and Health)	48
Schedule B - Part 3	E06	Schedule P - Part 1M - International	49
Schedule B - Verification Between Years	SI02	Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property	50
Schedule BA - Part 1	E07	Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability	51
Schedule BA - Part 2	E08	Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines	52
Schedule BA - Part 3	E09	Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	53
Schedule BA - Verification Between Years	SI03	Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made	54
Schedule D - Part 1	E10	Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	55
Schedule D - Part 1A - Section 1	SI05	Schedule P - Part 1T - Warranty	56
Schedule D - Part 1A - Section 2	SI08	Schedule P - Parts 2, 3, and 4 - Summary	34
Schedule D - Part 2 - Section 1	E11	Schedule P - Part 2A - Homeowners/Farmowners	57
Schedule D - Part 2 - Section 2	E12	Schedule P - Part 2B - Private Passenger Auto Liability/Medical	57
Schedule D - Part 3	E13	Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	57
Schedule D - Part 4	E14	Schedule P - Part 2D - Workers' Compensation	57
Schedule D - Part 5	E15	Schedule P - Part 2E - Commercial Multiple Peril	57
Schedule D - Part 6 - Section 1	E16	Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence	58
Schedule D - Part 6 - Section 2	E16	Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made	58
Schedule D - Summary By Country	SI04	Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils) , Boiler and Machinery)	58
Schedule D - Verification Between Years	SI03	Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	58
Schedule DA - Part 1	E17	Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made	58
Schedule DA - Verification Between Years	SI10	Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	59
Schedule DB - Part A - Section 1	E18	Schedule P - Part 2J - Auto Physical Damage	59
Schedule DB - Part A - Section 2	E19	Schedule P - Part 2K - Fidelity/Surety	59
Schedule DB - Part A - Verification Between Years	SI11	Schedule P - Part 2L - Other (Including Credit, Accident and Health)	59
Schedule DB - Part B - Section 1	E20	Schedule P - Part 2M - International	59
Schedule DB - Part B - Section 2	E21	Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property	60
Schedule DB - Part B - Verification Between Years	SI11	Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability	60
Schedule DB - Part C - Section 1	SI12	Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines	60
Schedule DB - Part C - Section 2	SI13	Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	61
Schedule DB - Part D - Section 1	E22	Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	61
Schedule DB - Part D - Section 2	E23	Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	61
Schedule DB - Verification	SI14	Schedule P - Part 2T - Warranty	61
Schedule DL - Part 1	E24	Schedule P - Part 3A - Homeowners/Farmowners	62
Schedule DL - Part 2	E25	Schedule P - Part 3B - Private Passenger Auto Liability/Medical	62
Schedule E - Part 1 - Cash	E26	Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	62
Schedule E - Part 2 - Cash Equivalents	E27	Schedule P - Part 3D - Workers' Compensation	62
Schedule E - Part 3 - Special Deposits	E28	Schedule P - Part 3E - Commercial Multiple Peril	62
Schedule E - Verification Between Years	SI15	Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence	63
Schedule F - Part 1	20	Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made	63
Schedule F - Part 2	21	Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils) , Boiler and Machinery)	63
Schedule F - Part 3	22	Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	63
Schedule F - Part 4	23	Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	63
Schedule F - Part 5	24	Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	64
Schedule F - Part 6 - Section 1	25	Schedule P - Part 3J - Auto Physical Damage	64
Schedule F - Part 6 - Section 2	26		
Schedule F - Part 7	27		
Schedule F - Part 8	28		
Schedule F - Part 9	29		

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

Schedule P - Part 3K - Fidelity/Surety	64	Summary Investment Schedule	SI01
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	64	Supplemental Exhibits and Schedules Interrogatories	99
Schedule P - Part 3M - International	64	Underwriting and Investment Exhibit Part 1	6
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property	65	Underwriting and Investment Exhibit Part 1A	7
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability	65	Underwriting and Investment Exhibit Part 1B	8
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines	65	Underwriting and Investment Exhibit Part 2	9
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	66	Underwriting and Investment Exhibit Part 2A	10
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	66	Underwriting and Investment Exhibit Part 3	11
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	66		
Schedule P - Part 3T - Warranty	66		
Schedule P - Part 4A - Homeowners/Farmowners	67		
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	67		
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	67		
Schedule P - Part 4D - Workers' Compensation	67		
Schedule P - Part 4E - Commercial Multiple Peril	67		
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence	68		
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made	68		
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	68		
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	68		
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	68		
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	69		
Schedule P - Part 4J - Auto Physical Damage	69		
Schedule P - Part 4K - Fidelity/Surety	69		
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	69		
Schedule P - Part 4M - International	69		
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property	70		
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability	70		
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines	70		
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	71		
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	71		
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	71		
Schedule P - Part 4T - Warranty	71		
Schedule P - Part 5A - Homeowners/Farmowners	72		
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	73		
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	74		
Schedule P - Part 5D - Workers' Compensation	75		
Schedule P - Part 5E - Commercial Multiple Peril	76		
Schedule P - Part 5F - Medical Professional Liability - Claims-Made	78		
Schedule P - Part 5F - Medical Professional Liability - Occurrence	77		
Schedule P - Part 5H - Other Liability - Claims-Made	80		
Schedule P - Part 5H - Other Liability - Occurrence	79		
Schedule P - Part 5R - Products Liability - Claims-Made	82		
Schedule P - Part 5R - Products Liability - Occurrence	81		
Schedule P - Part 5T - Warranty	83		
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	84		
Schedule P - Part 6D - Workers' Compensation	84		
Schedule P - Part 6E - Commercial Multiple Peril	85		
Schedule P - Part 6H - Other Liability - Claims-Made	86		
Schedule P - Part 6H - Other Liability - Occurrence	85		
Schedule P - Part 6M - International	86		
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property	87		
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability	87		
Schedule P - Part 6R - Products Liability - Claims-Made	88		
Schedule P - Part 6R - Products Liability - Occurrence	88		
Schedule P - Part 7A - Primary Loss Sensitive Contracts	89		
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	91		
Schedule P Interrogatories	93		
Schedule T - Exhibit of Premiums Written	94		
Schedule T - Part 2 - Interstate Compact	95		
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	96		
Schedule Y - Past 1A - Detail of Insurance Holding Company System	97		
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	98		
Statement of Income	4		