



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

Bristol West Insurance Company

NAIC Group Code	0069 (Current)	0212 (Prior)	NAIC Company Code	19658	Employer's ID Number	38-1865162
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		OH
Country of Domicile	United States of America					
Incorporated/Organized	02/09/1968			Commenced Business 06/10/1968		
Statutory Home Office	Rockside Center III 5990 West Creek Road (Street and Number)			Independence , OH, US 44131 (City or Town, State, Country and Zip Code)		
Main Administrative Office	900 S. Pine Island Rd. Suite 600 (Street and Number)					
	Plantation , FL, US 33324 (City or Town, State, Country and Zip Code)			888-888-0080 (Area Code) (Telephone Number)		
Mail Address	900 S. Pine Island Rd. Suite 600 (Street and Number or P.O. Box)			Plantation , FL, US 33324 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	900 S. Pine Island Rd. Suite 600 (Street and Number)					
	Plantation , FL, US 33324 (City or Town, State, Country and Zip Code)			888-888-0080 (Area Code) (Telephone Number)		
Internet Website Address	www.bristolwest.com					
Statutory Statement Contact	Maria Eugenia Aguilera (Name)			888-888-0080 (Area Code) (Telephone Number)		
	mary.aguilera@bristolwest.com (E-mail Address)			954-316-5218 (FAX Number)		

OFFICERS

President	Timothy Martin Madden	Treasurer	Maria Eugenia Aguilera
Secretary	Martin Robert Brown		

OTHER

Victoria Louise McCarthy	Ronald Gregory Myhan	Karyn Leigh Williams
Todd Michael Williams		

DIRECTORS OR TRUSTEES

Kenneth Wayne Bentley	Thomas David Brown #	Gail Nanette Jackson #
Ronald Lee Marrone	Donald Eugene Rodriguez	Janice Gale Scott #
John Tsu-Chao Wu		

State of Florida
County of Broward 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.

Timothy M. Madden President	Martin R. Brown Secretary	Maria E. Aguilera Treasurer
Subscribed and sworn to before me this 25th day of February, 2016		a. Is this an original filing? b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....
Nancy Becker Notary Public 10/22/2017		Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	66,677,192		66,677,192	61,406,425
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$ encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$2,580,101, Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$, Schedule DA)	2,580,101		2,580,101	1,908,311
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				230,000
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	69,257,293		69,257,293	63,544,737
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	179,915		179,915	236,220
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,647,072	4,085,759	2,561,313	2,253,384
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	42,519,601		42,519,601	41,115,251
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	16,004,297		16,004,297	15,168,782
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	2,290,844	621,922	1,668,922	1,884,063
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$)	36,377	36,377		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	125,108		125,108	1,006,591
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	16,508	4,138	12,370	
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	137,077,014	4,748,196	132,328,818	125,209,027
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	137,077,014	4,748,196	132,328,818	125,209,027
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Security deposit	4,138	4,138		
2502. Other	12,370		12,370	
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	16,508	4,138	12,370	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	1,723,484	2,297,760
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	49,191	99,396
4. Commissions payable, contingent commissions and other similar charges	3,030,409	2,934,732
5. Other expenses (excluding taxes, licenses and fees)	1,058,547	198,570
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,363,578	922,662
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$56,869,642 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)		
10. Advance premium	663,105	505,901
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	73,919,928	68,820,693
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	2,722,758	2,462,889
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,060,711	1,554,104
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	85,591,711	79,796,707
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	85,591,711	79,796,707
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	18,000,000	18,000,000
35. Unassigned funds (surplus)	25,737,107	24,412,320
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	46,737,107	45,412,320
38. TOTALS (Page 2, Line 28, Col. 3)	132,328,818	125,209,027
DETAILS OF WRITE-INS		
2501. Checks pending escheatment	1,060,711	1,546,198
2502. Other		7,906
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,060,711	1,554,104
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

		1	2
		Current Year	Prior Year
UNDERWRITING INCOME			
1.	Premiums earned (Part 1, Line 35, Column 4).....		
DEDUCTIONS:			
2.	Losses incurred (Part 2, Line 35, Column 7)	(237,674)	(673,612)
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	182,471	415,737
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)		3,313
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	(55,203)	(254,562)
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	55,203	254,562
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	852,758	1,191,842
10.	Net realized capital gains or (losses) less capital gains tax of \$90,302 (Exhibit of Capital Gains (Losses))	1,311,635	250,905
11.	Net investment gain (loss) (Lines 9 + 10)	2,164,393	1,442,748
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		
13.	Finance and service charges not included in premiums		
14.	Aggregate write-ins for miscellaneous income	59,141	(101,212)
15.	Total other income (Lines 12 through 14)	59,141	(101,212)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,278,737	1,596,098
17.	Dividends to policyholders		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	2,278,737	1,596,098
19.	Federal and foreign income taxes incurred	94,324	604,146
20.	Net income (Line 18 minus Line 19)(to Line 22)	2,184,413	991,952
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	45,412,320	43,616,250
22.	Net income (from Line 20)	2,184,413	991,952
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$0		
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(673,927)	211,224
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(185,699)	592,894
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
32.1	Paid in		
32.2	Transferred from surplus (Stock Dividend)		
32.3	Transferred to surplus		
33.	Surplus adjustments:		
33.1	Paid in		
33.2	Transferred to capital (Stock Dividend)		
33.3	Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus		
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,324,787	1,796,070
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	46,737,107	45,412,320
DETAILS OF WRITE-INS			
0501.	.....	
0502.	.....	
0503.	.....	
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401.	Miscellaneous income/(expense)	59,141	(101,212)
1402.	.....	
1403.	.....	
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	59,141	(101,212)
3701.	.....	
3702.	.....	
3703.	.....	
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,895,123	1,099,066
2. Net investment income	906,572	1,230,810
3. Miscellaneous income	59,141	(101,212)
4. Total (Lines 1 through 3)	3,860,836	2,228,664
5. Benefit and loss related payments	1,172,117	(2,563,769)
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	(1,163,894)	(724,169)
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	184,625	604,147
10. Total (Lines 5 through 9)	192,848	(2,683,791)
11. Net cash from operations (Line 4 minus Line 10)	3,667,988	4,912,455
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	21,169,903	4,019,571
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	230,000	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	21,399,903	4,019,571
13. Cost of investments acquired (long-term only):		
13.1 Bonds	25,036,238	14,966,801
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		230,000
13.7 Total investments acquired (Lines 13.1 to 13.6)	25,036,238	15,196,801
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,636,335)	(11,177,230)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	640,137	(808,817)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	640,137	(808,817)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	671,790	(7,073,593)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,908,311	8,981,904
19.2 End of period (Line 18 plus Line 19.1)	2,580,101	1,908,311

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire				
2.	Allied lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine				
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence				
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence				
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability				
19.3, 19.4	Commercial auto liability				
21.	Auto physical damage				
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS				
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

		1	2	3	4	5
Line of Business		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 Cols. 1 + 2 + 3 + 4
1.	Fire					
2.	Allied lines					
3.	Farmowners multiple peril					
4.	Homeowners multiple peril					
5.	Commercial multiple peril					
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine					
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health					
16.	Workers' compensation					
17.1	Other liability - occurrence					
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence					
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability					
19.3, 19.4	Commercial auto liability					
21.	Auto physical damage					
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS					
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Daily pro-rata basis.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1.	Fire						
2.	Allied lines						
3.	Farmowners multiple peril						
4.	Homeowners multiple peril						
5.	Commercial multiple peril						
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine						
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation						
17.1	Other liability - occurrence						
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence						
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	145,493,902			145,276,217	217,685	
19.3, 19.4	Commercial auto liability						
21.	Auto physical damage	64,603,119			64,603,119		
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft						
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	210,097,021			209,879,336	217,685	
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire								
2.	Allied lines								
3.	Farmowners multiple peril								
4.	Homeowners multiple peril								
5.	Commercial multiple peril								
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine								
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation								
17.1	Other liability - occurrence								
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence								
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	97,382,433		97,011,089	371,344	1,726,027	2,304,813	(207,442)	
19.3, 19.4	Commercial auto liability								
21.	Auto physical damage	38,451,395		38,486,137	(34,742)	(2,543)	(7,053)	(30,232)	
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft								
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	135,833,828		135,497,226	336,602	1,723,484	2,297,760	(237,674)	
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire									
2. Allied lines									
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation									
17.1 Other liability - occurrence									
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	53,772,712		52,158,919	1,613,793	36,487,733		36,375,499	1,726,027	48,946
19.3, 19.4 Commercial auto liability									
21. Auto physical damage	2,226,011		2,225,701	310	744,924		747,777	(2,543)	245
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	55,998,723		54,384,620	1,614,103	37,232,657		37,123,276	1,723,484	49,191
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	3,861,461			3,861,461
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	19,757,579			19,757,579
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(15,896,118)			(15,896,118)
2. Commission and brokerage:				
2.1 Direct excluding contingent		20,814,997		20,814,997
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent		62,923,320		62,923,320
2.4 Contingent - direct		150,787		150,787
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		150,787		150,787
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		(42,108,323)		(42,108,323)
3. Allowances to managers and agents		15,005		15,005
4. Advertising		2,050,629		2,050,629
5. Boards, bureaus and associations		90,246		90,246
6. Surveys and underwriting reports		1,760,720		1,760,720
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	7,430,251	17,069,111	27,618	24,526,980
8.2 Payroll taxes	861,010	1,246,138	2,175	2,109,323
9. Employee relations and welfare	3,507,862	6,328,401	120	9,836,383
10. Insurance	117,881	131,715		249,596
11. Directors' fees				
12. Travel and travel items	328,109	591,777	2,899	922,785
13. Rent and rent items	762,897	1,891,003		2,653,900
14. Equipment	214,283	987,010	70	1,201,363
15. Cost or depreciation of EDP equipment and software	92,586	2,362,368		2,454,954
16. Printing and stationery	22,192	158,373	31	180,596
17. Postage, telephone and telegraph, exchange and express	205,955	1,683,220	29	1,889,204
18. Legal and auditing	366,578	302,631	41	669,250
19. Totals (Lines 3 to 18)	13,909,604	36,668,347	32,983	50,610,934
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		4,356,304		4,356,304
20.2 Insurance department licenses and fees		1,029,769		1,029,769
20.3 Gross guaranty association assessments		35,310		35,310
20.4 All other (excluding federal and foreign income and real estate)	2,168,969	18,593		2,187,562
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	2,168,969	5,439,976		7,608,945
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	16		23,282	23,298
25. Total expenses incurred	182,471		56,265	(a) 238,736
26. Less unpaid expenses - current year	49,191	5,452,534		5,501,725
27. Add unpaid expenses - prior year	99,396	4,055,964		4,155,360
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	232,676	(1,396,570)	56,265	(1,107,629)
DETAILS OF WRITE-INS				
2401. Miscellaneous expense	16		23,282	23,298
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	16		23,282	23,298

(a) Includes management fees of \$ 32,983 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....375,864	.....422,974
1.1	Bonds exempt from U.S. tax	(a) .....303,051	.....297,301
1.2	Other bonds (unaffiliated)	(a) .....286,215	.....188,594
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....198	.....154
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	965,328	909,023
11.	Investment expenses		(g) .....56,265
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15)		56,265
17.	Net investment income (Line 10 minus Line 16)		852,758
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$40,406 accrual of discount less \$37,914 amortization of premium and less \$23,701 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	151,441		151,441		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	1,250,496		1,250,496		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	1,401,937		1,401,937		
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	4,085,759	3,436,722	(649,038)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	621,922	1,080,709	458,787
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	36,377	40,928	4,551
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	4,138	4,138	
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,748,196	4,562,497	(185,699)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	4,748,196	4,562,497	(185,699)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Security deposit	4,138	4,138	
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	4,138	4,138	

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

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

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

A reconciliation of the Company’s net income and surplus between NAIC SAP and practices prescribed by the State of Ohio for year ended December 31, 2015 and the year ended December 31, 2014 is shown below:

		State of Domicile	2015	2014
<u>NET INCOME</u>				
(1)	Ohio basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ 2,184,413	\$ 991,952
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP:	Ohio		
(3)	State Permitted Practices that increase/(decrease) NAIC SAP:	Ohio		
(4)	NAIC SAP (1-2-3=4)	Ohio	\$ 2,184,413	\$ 991,952
<u>SURPLUS</u>				
(5)	Ohio basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 46,737,107	\$ 45,412,320
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP:	Ohio		
(7)	State Permitted Practices that increase/(decrease) NAIC SAP:	Ohio		
(8)	NAIC SAP (5-6-7=8)	Ohio	\$ 46,737,107	\$ 45,412,320

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

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

C. Accounting Policy

Premiums are earned ratably over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

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

In addition, the Company uses the following accounting policies:

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

7. The Company has no investments in subsidiaries or controlled companies.
8. The Company has no investments in joint ventures, partnerships, or limited liability companies.
9. The Company has no investments in derivative instruments.
10. The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums (see Note 30).
11. Reserves for losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported ("IBNR"). Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting reserves are continually reviewed and any adjustments are reflected in the period determined.
12. The Company has not modified its capitalization policy from the prior period.
13. Not applicable as the Company does not write any medical insurance with prescription drug coverage.

D. Going Concern

Not applicable. This disclosure will be effective with the December 31, 2016 reporting as required.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

Effective January 1, 2015, the NAIC made substantive revisions to SSAP No. 40R "Real Estate Investments" regarding the reporting and disclosure of all single property real estate. This revision establishes guidance for the reporting of all single property real estate that is wholly owned (100%) by a single reporting entity in an LLC as a Schedule A item in the financial statements, if certain specific criteria are met. Under the revised guidance, a single real estate property investment that is wholly-owned by a limited liability company ("LLC") that is directly and wholly owned by the reporting entity is to be captured as a real estate investment and reported on Schedule A – Real Estate. Prior to this revision, such single property real estate investments are required to be reported in Schedule BA per SSAP No. 48—Joint Ventures, Partnerships and Limited Liability Companies. All real estate owned through an LLC not meeting the criteria stated in this revision shall continue to be reported on Schedule BA – Other Long-Term Invested Assets. This revision and its adoption did not have any material impact on the Company's statutory financial statements.

On December 15, 2013, the NAIC issued SSAP 105, "Working Capital Finance Investments" with an effective date of January 1, 2014. This statement establishes statutory accounting principles for working capital financial investments held by reporting entities. This statement amends SSAP 20 "Non Admitted Assets" to allow working capital finance investments as admitted assets to the extent they conform to the requirements of this statement. Adoption of this pronouncement on January 1, 2014 had no material impact on the Company's statutory financial statements.

NOTES TO FINANCIAL STATEMENTS

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method

Not applicable.

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions were obtained from an external securities information service and are consistent with the current interest rate and economic environment.
- (2) Not applicable.
- (3) None.
- (4) None.
- (5) All loan-backed and structured securities were reviewed to determine if there were any indications of potential other-than-temporary impairment. If any indication of other-than-temporary impairment existed, then a cash flow and credit support analysis was performed. If it was determined that the company was to receive less than 100% contractual cash flows, an other-than-temporary impairment was measured and taken in accordance with SSAP 43R.

E. Repurchase Agreements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

F. Real Estate

- (1) Not applicable.
- (2) Not applicable.

G. Low-Income Housing Tax Credits

None.

H. Restricted Assets

- (1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							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	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total	Total From Prior Year	Increase/ Decrease	Total Current Year Admitted Restricted	Gross Restricted to Total Asset	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown										
b. Collateral held under security lending agreements										
c. Subject to repurchase agreements										
d. Subject to reverse repurchase agreements										
e. Subject to dollar repurchase agreements										
f. Subject to dollar reverse repurchase agreements										
g. Placed under option contracts										
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock										
i. FHLB capital stock										
j. On deposit with states	8,712,290	-	-	-	8,712,290	8,708,828	3,462	8,712,290	6.36%	6.58%
k. On deposit with other regulatory bodies										
l. Pledged collateral to FHLB (including assets backing funding agreements)										
m. Pledged as collateral not captured in other categories										
n. Other restricted assets										
o. Total Restricted Assets	8,712,290	-	-	-	8,712,290	8,708,828	3,462	8,712,290	6.36%	6.58%

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

None.

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

None.

I. Working Capital Finance Investments

Not applicable.

J. Offsetting and Netting of Assets and Liabilities

Not applicable.

K. Structured Notes

Not applicable.

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

- A. The Company had no investments in joint ventures, partnerships or limited liability companies that exceeded 10% of its admitted assets at December 31, 2015 and 2014.
- B. The Company did not recognize any impairment write down for its investments in joint ventures, partnerships, and limited liability companies during the years ended December 31, 2015 and 2014.

NOTES TO FINANCIAL STATEMENTS

7. INVESTMENT INCOME

- A. Investment income due and accrued with amounts over 90 days past due is non-admitted.
- B. The Company had no investment income due and accrued excluded from surplus as of December 31, 2015 and 2014.

8. DERIVATIVE INSTRUMENTS

Not applicable.

9. INCOME TAXES

A. Deferred Tax Asset/ (Liability)

The components of the net deferred tax assets/(liability) at December 31 are as follows:

1.

		12/31/2015			12/31/2014		
		(1)	(2)	(3)	(4)	(5)	(6)
		Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
(a)	Gross Deferred Tax Assets	\$ 2,327,373	\$ 438,150	\$ 2,765,523	\$ 2,570,688	\$ 603,936	\$ 3,174,624
(b)	Statutory Valuation Allowance Adjustments	-	-	-	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	2,327,373	438,150	2,765,523	2,570,688	603,936	3,174,624
(d)	Deferred Tax Assets Nonadmitted	621,922	-	621,922	994,309	86,400	1,080,709
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,705,451	438,150	2,143,601	1,576,379	517,536	2,093,915
(f)	Deferred Tax Liabilities	16,232	458,447	474,679	351	209,502	209,853
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,689,219	\$ (20,297)	\$ 1,668,922	\$ 1,576,028	\$ 308,034	\$ 1,884,062

Change				
(7)	(8)	(9)		
(Col 1-4)	(Col 2-5)	(Col 7+8)		
Ordinary	Capital	Total		
(a)	Gross Deferred Tax Assets	\$ (243,315)	\$ (165,786)	\$ (409,101)
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	(243,315)	(165,786)	(409,101)
(d)	Deferred Tax Assets Nonadmitted	(372,387)	(86,400)	(458,787)
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	129,072	(79,386)	49,686
(f)	Deferred Tax Liabilities	15,881	248,945	264,826
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 113,191	\$ (328,331)	\$ (215,140)

2.

		12/31/2015			12/31/2014		
		(1)	(2)	(3)	(4)	(5)	(6)
		Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total

Admission Calculation Components SSAP No. 101

(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,578,620	\$ 90,302	\$ 1,668,922	\$ 1,576,029	\$ -	\$ 1,576,029
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	-	-	-	-	308,034	308,034
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	-	-	-	308,034	308,034
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	-	-	6,804,288	-	-	6,661,763
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	126,831	347,848	474,679	350	209,502	209,852
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 1,705,451	\$ 438,150	\$ 2,143,601	\$ 1,576,379	\$ 517,536	\$ 2,093,915

NOTES TO FINANCIAL STATEMENTS

	Change		
	(7)	(8)	(9)
	(Col 1-4)	(Col 2-5)	(Col 7+8)
	Ordinary	Capital	Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,591	\$ 90,302	\$ 92,893
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b) 2 Below)	-	(308,034)	(308,034)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	(308,034)	(308,034)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	-	-	-
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	126,481	138,346	264,827
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 129,072	\$ (79,386)	\$ 49,686

3.	2015	2014
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	30683%	21654%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 45,068,185	\$ 43,528,257

4.	12/31/2015		12/31/2014		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) Capital
Impact of Tax-Planning Strategies						
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 2,327,373	\$ 438,150	\$ 2,570,688	\$ 603,936	\$ (243,315)	\$ (165,786)
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 1,705,451	\$ 438,150	\$ 1,576,379	\$ 517,536	\$ 129,072	\$ (79,386)
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0%	0.0%	0.0%	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 Not Recognized

The Company is currently recognizing all deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

C. Current and Deferred Income Taxes

Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2015	12/31/2014	(Col 1-2) Change
1. Current income tax			
(a) Federal	\$ 94,325	\$ 604,146	\$ (509,821)
(b) Foreign	-	-	-
(c) Subtotal	94,325	604,146	(509,821)
(d) Federal income tax on net capital gains	90,302	-	90,302
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other - Attorney-in-fact credit	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 184,627</u>	<u>\$ 604,146</u>	<u>\$ (419,519)</u>

	(1)	(2)	(3)
	12/31/2015	12/31/2014	(Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 43,265	\$ 86,806	\$ (43,541)
(2) Unearned premium reserve	46,417	35,416	11,001
(3) Policyholder reserves	-	-	-
(4) Investments	20,876	14,706	6,170
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	307,937	(307,937)
(8) Compensation and benefit accrual	87,048	133,325	(46,277)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	1,430,016	1,202,853	227,163
(11) Net Operating Loss Carryover	539,493	604,914	(65,421)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	-	26,243	(26,243)
(14) Other assets - non admitted	105,845	107,437	(1,592)
(15) Intangible Assets	-	-	-
(16) Accrued expenses	54,413	51,051	3,362
(17) Post retirement accrual	-	-	-
(18) Guarantee Fund Asset (Receivable)	-	-	-
(19) Guarantee Fund Assessment	-	-	-
(99) Subtotal	2,327,373	2,570,688	(243,315)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>621,922</u>	<u>994,309</u>	<u>(372,387)</u>
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>\$ 1,705,451</u>	<u>\$ 1,576,379</u>	<u>\$ 129,072</u>
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(5) Investment write downs	438,150	603,936	(165,786)
(99) Subtotal	438,150	603,936	(165,786)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>-</u>	<u>86,400</u>	<u>(86,400)</u>
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>438,150</u>	<u>517,536</u>	<u>(79,386)</u>
(i) Admitted deferred tax assets (2d+2h)	<u>\$ 2,143,601</u>	<u>\$ 2,093,915</u>	<u>\$ 49,686</u>

NOTES TO FINANCIAL STATEMENTS

	(1) 12/31/2015	(2) 12/31/2014	(3) (Col 1-2) Change
3. Deferred tax liabilities:			
(a) Ordinary			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	12,732	-	12,732
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	3,500	351	3,149
(6) Pension liabilities	-	-	-
(7) BOLI	-	-	-
(8) Guaranty Funds Receivable	-	-	-
(99) Subtotal	<u>\$ 16,232</u>	<u>\$ 351</u>	<u>\$ 15,881</u>
(b) Capital:			
(1) Investments	\$ 458,447	\$ 209,502	\$ 248,945
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>\$ 458,447</u>	<u>\$ 209,502</u>	<u>\$ 248,945</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 474,679</u>	<u>\$ 209,853</u>	<u>\$ 264,826</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 1,668,922</u>	<u>\$ 1,884,062</u>	<u>\$ (215,140)</u>

5. The change in net deferred income taxes is composed of the following at December 31, 2015 and December 31, 2014 are as follows:

	(1) 12/31/2015	(2) 12/31/2014	(3) (Col 1-2) Change
Adjusted gross deferred tax assets	\$ 2,765,523	\$ 3,174,624	\$ (409,101)
Total deferred tax liabilities	<u>474,679</u>	<u>209,853</u>	<u>264,826</u>
Net deferred tax asset	2,290,844	2,964,771	(673,927)
Tax effect of unrealized (gains) losses			-
Change in net deferred income tax (charge)/benefit			<u>\$ (673,927)</u>

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

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

	(1) 12/31/2015	Effective Tax Rate
Provision computed at statutory rate	\$ 829,164	35.00%
Tax-exempt interest	(103,650)	(4.38%)
Dividend received deduction	-	0.00%
15% exemption adjustment	15,547	0.66%
Unallowable deductions	9,012	0.38%
LLC Income	-	0.00%
LLC change in deferred taxes	-	0.00%
Prior year under/(over) accrual of income taxes	334,053	14.10%
Change in nonadmitted assets	(225,570)	(9.52%)
Other	(1)	0.00%
Total	<u>\$ 858,554</u>	<u>36.24%</u>
Federal taxes incurred	\$ 94,325	3.98%
Tax on capital gains/(losses)	90,302	3.81%
Less: Change in net deferred income tax	<u>673,927</u>	<u>28.45%</u>
Total statutory income taxes	<u>\$ 858,554</u>	<u>36.24%</u>

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

(1) When available, the Company utilizes net operating loss carry forwards to offset taxable income under the terms of the tax sharing agreement. As of December 31, 2015, the Company had net operating loss carry forwards of

NOTES TO FINANCIAL STATEMENTS

approximately \$0.8 million, which begin to expire in 2020. Certain net operating loss carry forwards, as well as tax goodwill amortization, are subject to an annual limitation under Internal Revenue Code section 382.

- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses as of December 31, 2015 and December 31, 2014:

	<u>Amount</u>
Current year	\$ 2,054,784
First preceding year	216,650

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

F. Consolidated Federal Income Tax Return

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

Farmers Insurance Exchange	Hawaii Insurance Consultants Ltd.
American Pacific Insurance Company, Inc.	20th Insurance Services, Inc.
Apex Adjustment Bureau, Inc.	Insurance Data Systems, G.P.
Bayview Adjustment Bureau, Inc.	Mid-Century Insurance Company
Bristol West Casualty Insurance Company	Mid-Century Insurance Company of Texas
Bristol West Holdings, Inc.	Illinois Farmers Insurance Company
Bristol West Insurance Company	Security National Insurance Company
Bristol West Insurance Services of California, Inc.	Texas Farmers Insurance Company
Bristol West Insurance Services of Texas, Inc.	Western Star Insurance Services, Inc.
Bristol West Insurance Services, Inc. of Florida	21st Century Advantage Insurance Company
Bristol West Preferred Insurance Company	21st Century Assurance Company
BWIS of Nevada, Inc.	21st Century Auto Insurance Company of New Jersey
Coast National General Agency, Inc.	21st Century Casualty Company
Coast National Holding Company	21st Century Centennial Insurance Company
Coast National Insurance Company	21st Century Indemnity Insurance Company
Farmers Insurance Company of Idaho	21st Century Insurance & Financial Services
Farmers Insurance Company of Oregon	21st Century Insurance Company
Farmers Insurance Company, Inc.	21st Century Insurance Company of the Southwest
Farmers Insurance Hawaii, Inc.	21st Century Insurance Group
Farmers Insurance of Columbus, Inc	21st Century National Insurance Company
Farmers New Century Insurance Company	21st Century North America Insurance Company
Farmers Specialty Insurance Company	21st Century Pacific Insurance Company
FCOA, LLC	21st Century Pinnacle Insurance Company
Kraft Lake Insurance Agency Inc.	21st Century Preferred Insurance Company
Foremost Express Insurance Agency, Inc.	21st Century Premier Insurance Company
Foremost Financial Services Corporation	21st Century Security Insurance Company
Foremost Insurance Company Grand Rapids, Michigan	21st Century Superior Insurance Company
Foremost Lloyds of Texas	50th State Risk Management Services, Inc.
Foremost Property and Casualty Insurance Company	
Foremost Signature Insurance Company	
GP, LLC	

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

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

- A.B.C. There were no transactions involving the Company’s parent, subsidiaries, affiliates, and other related parties, other than reinsurance transactions, non-insurance transactions that were less than ½ of 1 percent of the total admitted assets, and cost allocation transactions.
- D. At December 31, 2015 and 2014, the Company reported \$125,108 and \$1,006,591 as amounts receivable from affiliates, and \$2,722,758 and \$2,462,889 as amounts payable to affiliates, respectively. The terms of settlement require that these amounts be settled within 30 days.
- E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate.

NOTES TO FINANCIAL STATEMENTS

- F.** The Company has a service agreement with FIE, whereby FIE provides various services to the Company as necessary for the Company to discharge its obligations to its policyholders, shareholders, and regulators. This agreement broadly encompasses, claims adjustment services, investment management services, preparation of insurance policies, billing and collections, and other administrative services.
- G.** The Company's common stock is owned by Coast National Insurance Company ("CNIC"). CNIC is owned by Coast National Holding Company, which is 100% owned by Bristol West Holdings, Inc. ("BRW"). BRW is owned by FIE (42%), Fire Insurance Exchange (3.75%), Truck Insurance Exchange (6.75%), and Mid-Century Insurance Company (47.50%).
- The Company is a member of the Farmers Property and Casualty Companies (the "Farmers P&C Companies"), which is comprised of Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Illinois Farmers Insurance Company, Farmers Insurance Company, Inc., Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company, Farmers Texas County Mutual Insurance Company, Farmers Reinsurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, American Federation Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, Foremost Lloyds of Texas, Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company. Others are: 21st Century North America Insurance Company, 21st Century Centennial Insurance Company, 21st Century Premier Insurance Company, 21st Century Security Insurance Company, Farmers Insurance Hawaii, Inc., 21st Century Superior Insurance Company, 21st Century Advantage Insurance Company, 21st Century Preferred Insurance Company, 21st Century Pinnacle Insurance Company, 21st Century Indemnity Insurance Company, 21st Century National Insurance Company, 21st Century Auto Insurance Company of New Jersey, American Pacific Insurance Company, 21st Century Pacific Insurance Company, 21st Century Assurance Company, 21st Century Insurance Company, 21st Century Casualty Company, and 21st Century Insurance Company of the Southwest. For more details on ownership, see Schedule Y.
- H.** The Company does not own shares of an upstream intermediate or ultimate parent, which are applicable under Section 4(B)(b)(x) of the NAIC Valuation of Securities manual.
- I.** The Company does not have investments in Subsidiary, Controlled or Affiliated companies ("SCA") that exceed 10% of its admitted assets as of December 31, 2015 and 2014.
- J.** The Company did not recognize any impairment write down for investments in SCAs during the years ended December 31, 2015 and 2014.
- K.** The Company does not have any investments in foreign insurance subsidiaries.
- L.** The Company does not hold any investments in a downstream non-insurance holding company.
- M.** The Company does not hold any investments in noninsurance SCAs.
- N.** The Company does not have any SCA where its audited statutory equity departs from NAIC statutory equity.

11. DEBT

Not applicable.

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

Not applicable.

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

1. The Company has 600,000 shares of \$5 par value common stock authorized, issued, and outstanding.
2. The Company has no preferred stock outstanding.
3. The State of Ohio permits dividends to be paid from "earned surplus", which is defined under Ohio law as the insurer's unassigned funds set forth in its most recent statutory annual statement submitted to the superintendent, including net unrealized capital gains and losses or revaluation of assets. Such dividends in any twelve-month period may not exceed the greater of ten percent of the insurer's surplus as of the preceding December 31 or the insurer's net income for the year ended on the preceding December 31 unless approved by the Department of Insurance. At

NOTES TO FINANCIAL STATEMENTS

December 31, 2015, the Company had the ability to pay approximately \$4,674,000 to Coast National Insurance Company without prior approval.

- 4. No dividends have been declared or paid by the Company during 2015 or 2014.
- 5. Within the limitations of (3) above, there are no restrictions placed on the portion of the Company’s profits that may be paid as ordinary dividends to stockholders.
- 6. There are no restrictions on unassigned funds.
- 7. The Company is not organized as or similar to a mutual company.
- 8. The Company does not hold stock for special purposes.
- 9. The Company has no special surplus funds balances.
- 10. The Company did not have any portion of its unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) at December 31, 2015 and 2014.
- 11. The Company has no surplus notes.
- 12-13. The Company has not undergone any quasi-reorganizations.

14. CONTINGENCIES

A. Contingent Commitments

Not applicable.

B. Assessments

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

The Company has accrued a liability for guaranty fund and other assessments of \$187,770 and \$226,852 as well as related premium tax benefit assets and policy surcharges assets of \$0 and \$0, as of December 31, 2015 and 2014. The amounts recorded represent management's best estimates based on assessment rate information received from the states in which the Company writes business and the direct premiums written in those states. The liability is included in the taxes, licenses and fees liability and will be paid in the next year.

C. Guaranty Fund and Other Gain Contingencies

None.

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

The Company paid the following amounts during 2015 to settle claims related to extra contractual obligations or bad faith claims stemming from lawsuits:

	<u>Direct</u>
Claims related ECO and bad faith losses paid	\$192,500

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2015:

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

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

Per Claim [X] Per Claimant []

E. Product Warranties

None.

NOTES TO FINANCIAL STATEMENTS

F. Joint and Several Liabilities

Not applicable.

G. All Other Contingencies

Litigation

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

15. LEASES

A. Lessee Operating Leases

Not applicable.

B. Lessor Leases

Not applicable.

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

Not applicable.

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

Not applicable.

C. Wash Sales

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

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

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

The Company’s 2015 direct premium is produced through an affiliated General Agent as follows:

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract (Y/N)	Types of Business Written	Types of Authority Granted	Total Direct Premium Written/Produced by
Bristol West Insurance Services, Inc. of Florida. 900 South Pine Island Road, Suite 600 Plantation, FL 33324	65-0616769	Y	Private Passenger Auto Liability and Auto Physical Damage	B	\$ 210,097,021
Total					\$ 210,097,021

Bristol West Insurance Services, Inc., of Florida has authority to enter into agreements with agents and brokers to produce the Company’s business. The Company does not have any Managing General Agents as defined by Appendix A-222 of the NAIC Accounting Practices and Procedures Manual.

20. FAIR VALUE MEASUREMENTS

A. Inputs Used For Assets Measured At Fair Value

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

- Level 1 - Liquid investments traded in active markets and valued based on unadjusted quoted prices. Assets in this category are preferred and common stock securities.
- Level 2 - Bonds, preferred stocks, common stocks and call options which are not exchange traded. These securities are valued based upon models with observable inputs (for example, market interest rates, credit spreads, etc.). They may have been determined by independent pricing services using observable inputs.
- Level 3 - Investments valued based upon models with “significant” non-observable inputs (assumptions). Such assumptions can be about loss severities, prepayment speed, interest rate volatilities, earnings forecast, comparable sales, etc.

The Company has no assets that are measured at fair value as of December 31, 2015.

(2) Rollforward of Level 3

None.

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

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

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

- Bonds carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations as quoted markets prices for similar instruments in an active market were utilized. This was accomplished by the use of matrix pricing. Matrix pricing takes quoted prices of bonds with similar features that are inputs into the analysis included duration, credit quality, tax status and call and sinking fund features.
- Bonds carried at fair value categorized as Level 3 were valued using unobservable inputs. These unobservable inputs reflect our own assumptions about the criteria that market participants would use in pricing these assets (including assumptions about risk). These assumptions were based on the best information available in the circumstances.

(5) Derivative fair values

None.

B. Other Fair Value Disclosures

None.

NOTES TO FINANCIAL STATEMENTS

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

The table below reflects the fair values and admitted values of all financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures) as of December 31, 2015. The fair values are categorized into the three-level fair value hierarchy as described above in Note 20A.

	(1)	(2)	(3)	(4)	(5)	(6)
Type of Financial Instrument	Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Instruments - Assets						
Bonds	\$ 66,703,459	\$ 66,677,192	\$ -	\$ 66,703,459	\$ -	\$ -
Preferred Stock	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-
Real Estate	-	-	-	-	-	-
Cash, Cash Equivalents and Short-Term	2,580,101	2,580,101	2,580,101	-	-	-
Receivable for Securities	-	-	-	-	-	-
Derivative Instruments	-	-	-	-	-	-
Securities Lending	-	-	-	-	-	-
Mortgage Loan Joint Venture Interest-Unaffiliated	-	-	-	-	-	-
Other Joint-Venture Interest Unaffiliated	-	-	-	-	-	-
Fixed or Variable Rate - Bonds - Unaffiliated	-	-	-	-	-	-
Surplus Debentures, etc - Affiliated	-	-	-	-	-	-
Real Estate Joint Venture Interest-Unaffiliated	-	-	-	-	-	-
Total Assets	\$ 69,283,560	\$ 69,257,293	\$ 2,580,101	\$ 66,703,459	\$ -	\$ -

D. Financial Instruments not Practical to Estimate Fair Values

None.

21. OTHER ITEMS

A. Unusual or Infrequent Items

None.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Agents Balances Certification (Florida)

The amount of uncollected premiums in course of collection at December 31, 2015 was \$2,561,313. The Company also had no premiums due from a “Controlled” or “Controlling Person” as defined in Section 625.012 (5) (b), Florida Statutes at December 31, 2015.

D. Business Interruption Insurance Recoveries

None.

E. State Transferable Tax Credits

None.

F. Subprime Mortgage Related Risk Exposure

- (1) Generally, direct and indirect subprime exposures were identified based upon consideration of the following types of features: 1) an interest rate above prime to borrowers who did not qualify for prime rate loans; 2) borrowers with low credit ratings (FICO scores); 3) interest-only or negative amortizing loans; 4) unconventionally high initial loan-to-value ratios; 5) unusually low initial payments based on a fixed introductory rate that expires after a short initial period and then adjusts to an unusually high rate based upon a variable index rate plus a margin for the remaining term of the loan; 6) borrowers with less than conventional documentation of their income and/or net assets; 7) very high or no limits on how much the payment amount or the interest rate may increase at reset periods, potentially causing a substantial increase in the monthly payment amount; and/or 8) include substantial prepayment penalties and/or prepayment penalties that extend beyond the initial interest rate adjustment period.
- (2) The Company does not have direct exposure through investments in subprime mortgage loans.
- (3) The Company does not have direct exposure through investments in subprime mortgage loans or through other investments as of December 31, 2015 and 2014.

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- (4) The Company does not have underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Proceeds From Issuance of Insurance-Linked Securities

Not applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 15, 2016 for these statutory financial statements, which were issued on February 22, 2016. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

23. REINSURANCE

A. Unsecured Reinsurance Recoverables

The Company had aggregate recoverables for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with the following reinsurers, authorized and unauthorized, that exceeded 3% of the Company’s policyholders’ surplus at December 31, 2015:

NAIC Group Code	Federal Identification Number	Reinsurer	Amount
0069	95-2575893	Farmers Insurance Exchange	\$ 166,511,431

B. Reinsurance Recoverable in Dispute

None.

C. Reinsurance Assumed and Ceded

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

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

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

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

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	\$ -	\$ -	\$ 56,749,144	\$ 9,630,185	\$ (56,749,144)	\$ (9,630,185)
b. All Other	-	-	120,498	-	(120,498)	-
c. TOTAL	\$ -	\$ -	\$ 56,869,642	\$ 9,630,185	\$ (56,869,642)	\$ (9,630,185)
d. Direct Unearned Premium Reserves			\$ 56,869,642			

2. The Company has no return commission predicated on loss experience or any other form of profit sharing arrangements as a result of existing contractual reinsurance agreements.

3. The Company does not have protected cells.

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Reinsurance

None.

E. Commutation of Ceded Reinsurance

None.

F. Retroactive Reinsurance

None.

G. Reinsurance Accounted for as a Deposit

None.

H. Run-Off Agreements

None.

I. Certified Reinsurance Downgraded or Status Subject to Revocation

None.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

Not applicable.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have decreased by approximately \$55,000 as of December 31, 2015, as a result of re-estimation of unpaid losses and loss adjustment expenses. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased and decreased as additional information becomes known regarding individual claims.

26. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable.

27. STRUCTURED SETTLEMENTS

Not applicable.

28. HEALTH CARE RECEIVABLES

Not applicable.

29. PARTICIPATING POLICIES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

30. PREMIUM DEFICIENCY RESERVES

The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums. The Company evaluated the need to record a premium deficiency reserve as of the end of the current year and determined that no premium deficiency reserve was needed. This evaluation was completed on February 5, 2016. As of December 31, 2015 and 2014, the Company had not established any premium deficiency reserves based on this calculation.

	2015	2014
1. Liability carried for premium deficiency reserves	\$ -	\$ -
2. Date of the most recent evaluation of this liability	02/05/2016	
3. Was anticipated investment income utilized in the calculation?	Yes (X)	No ()

31. HIGH DEDUCTIBLES

Not applicable.

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

Not applicable.

33. ASBESTOS/ENVIRONMENTAL RESERVES

Not applicable.

34. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

35. MULTIPLE PERIL CROP INSURANCE

Not applicable.

36. FINANCIAL GUARANTY INSURANCE

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

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

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

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.

12/31/2013

3.2

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

12/31/2013

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).

05/29/2015

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

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

3.6

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

Yes [] 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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

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

Yes [] No [X]

5.2

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

1	2	3
Name of Entity	NAIC Company Code	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; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

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

Yes [X] No []
- 8.4

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
BFP Securities	St. Louis, Missouri				YES
Farmers Financial Solutions, LLC.	Agoura Hills, California				YES

9.

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

PriceWaterhouseCoopers, LLP
350 S. Grand Avenue
Los Angeles, CA 90071
- 10.1

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

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

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

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

James Nutting
4700 Wilshire Blvd.
Los Angeles, CA 90010
Mr. Nutting is an employee of Farmers Group Inc., an affiliate of Bristol West Insurance Company.
- 12.1

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

Yes [] No [X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved
- 12.13

Total book/adjusted carrying value

\$
- 12.2

If, yes provide explanation:
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

Yes [] No [] N/A []
- 14.1

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

Yes [X] No []
- (a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c)

Compliance with applicable governmental laws, rules and regulations;
- (d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e)

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]
- 15.2

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

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
17.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
18.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]
- 20.1

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

20.11 To directors or other officers

\$

20.12 To stockholders not officers

\$

20.13 Trustees, supreme or grand (Fraternal Only)

\$
- 20.2

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

20.21 To directors or other officers

\$

20.22 To stockholders not officers

\$

20.23 Trustees, supreme or grand (Fraternal Only)

\$
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]
- 21.2

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

21.21 Rented from others

\$

21.22 Borrowed from others

\$

21.23 Leased from others

\$

21.24 Other

\$
- 22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]
- 22.2

If answer is yes:

22.21 Amount paid as losses or risk adjustment

\$

22.22 Amount paid as expenses

\$

22.23 Other amounts paid

\$
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 23.2

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

\$27,704

INVESTMENT

- 24.01

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

Yes [X] No []
- 24.02

If no, give full and complete information relating thereto
- 24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) The entity does not participate in security lending programs.
- 24.04

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

Yes [] No [] N/A [X]
- 24.05

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

\$
- 24.06

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

\$
- 24.07

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

Yes [] No [] N/A [X]
- 24.08

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

Yes [] No [] N/A [X]
- 24.09

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

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

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

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

Yes ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	
		25.28 On deposit with states	\$	8,712,290
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

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 ☒

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes ☐ No ☐ N/A ☒

If no, attach a description with this statement.

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

Yes ☐ No ☒

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

\$

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

Yes ☒ No ☐

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

1 Name of Custodian(s)	2 Custodian's Address
J.P. Morgan Chase Bank, N.A.	4 New York Plaza North American Ins., 15th Floor New York, NY 10004

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

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

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

Yes ☐ No ☒

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
104518	Deutsche Asset Management	DeAm Insurance Advisory Services 345 Park Ave. New York, NY 10017

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	66,677,192	66,703,459	26,267
30.2 Preferred stocks			
30.3 Totals	66,677,192	66,703,459	26,267

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

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$121,385

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 Service Office	32,838
.....

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

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

1 Name	2 Amount Paid
.....
.....

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

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

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes [☐] No [☒]

1.2

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

\$ _____

1.3

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

\$ _____

1.31 Reason for excluding

.....

1.4

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

\$ _____

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ _____

1.6

Individual policies:

Most current three years:

1.61 Total premium earned

\$ _____

1.62 Total incurred claims

\$ _____

1.63 Number of covered lives

.....

All years prior to most current three years

1.64 Total premium earned

\$ _____

1.65 Total incurred claims

\$ _____

1.66 Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71 Total premium earned

\$ _____

1.72 Total incurred claims

\$ _____

1.73 Number of covered lives

.....

All years prior to most current three years

1.74 Total premium earned

\$ _____

1.75 Total incurred claims

\$ _____

1.76 Number of covered lives

.....

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator

.....

2.2 Premium Denominator

.....

2.3 Premium Ratio (2.1/2.2)

.....

2.4 Reserve Numerator

.....

2.5 Reserve Denominator

.....

2.6 Reserve Ratio (2.4/2.5)

.....

3.1

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

Yes [☐] No [☒]

3.2

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

3.21 Participating policies

\$ _____

3.22 Non-participating policies

\$ _____

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [☐] No [☐]

4.2

Does the reporting entity issue non-assessable policies?

Yes [☐] No [☐]

4.3

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

%

4.4

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

\$ _____

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [☐] No [☐]

5.2

If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....

Yes [☐] No [☐] N/A [☐]

5.22 As a direct expense of the exchange.....

Yes [☐] No [☐] N/A [☐]

5.3

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

.....

5.4

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

Yes [☐] No [☐]

5.5

If yes, give full information

.....

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GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The reporting entity does not write any workers' compensation insurance.

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
As a result of the 100% quota share cession to Farmers Insurance Exchange ("FIE"), the reporting entity's probable maximum loss for losses on and after January 1, 2010 is \$0. All catastrophe analysis is performed by FIE for the ceded business.

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The company cedes 100% of all losses to Farmers Insurance Exchange, per its quota share reinsurance agreement. The Farmers group of companies is party to various occurrence catastrophe reinsurance contracts.

6.4

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

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

Yes [] No [X]

7.2

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

7.3

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

Yes [] No []

8.1

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

Yes [] No [X]

8.2

If yes, give full information

9.1

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

Yes [] No [X]

9.2

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

Yes [] No [X]

9.3

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

9.4

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

Yes [] No [X]

9.5

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

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(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 [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

12.11 Unpaid losses\$

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

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

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

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

12.41 From %

12.42 To %

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

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

12.61 Letters of credit\$

12.62 Collateral and other funds.....\$

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

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

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

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

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

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

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

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

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

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

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

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

* Disclose type of coverage:

.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

Yes [] No [X]

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

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

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

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

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

Yes [] No [X]

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

\$

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

Yes [] No [X]

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

\$

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	145,493,902	135,118,210	140,613,846	168,419,004	177,791,710
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	64,603,119	58,684,060	59,705,979	74,961,577	81,452,341
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	210,097,021	193,802,270	200,319,825	243,380,581	259,244,051
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)					
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)					
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	55,203	254,562	(2,551,407)	(1,667,958)	(1,496,583)
14. Net investment gain or (loss) (Line 11)	2,164,393	1,442,748	1,277,201	982,167	2,687,696
15. Total other income (Line 15)	59,141	(101,212)	6,642	(218,113)	8,261
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	94,324	604,146	(754,638)	4,845	(43,185)
18. Net income (Line 20)	2,184,413	991,952	(512,926)	(908,749)	1,242,559
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	132,328,818	125,209,027	120,817,586	139,844,368	153,117,541
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	2,561,313	2,253,384	1,962,522	2,262,282	1,906,091
20.2 Deferred and not yet due (Line 15.2)	42,519,601	41,115,251	39,787,126	50,656,850	56,402,882
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	85,591,711	79,796,707	77,201,336	94,877,571	107,960,799
22. Losses (Page 3, Line 1)	1,723,484	2,297,760	3,262,402	2,597,393	3,393,516
23. Loss adjustment expenses (Page 3, Line 3)	49,191	99,396	103,814	198,952	445,297
24. Unearned premiums (Page 3, Line 9)					
25. Capital paid up (Page 3, Lines 30 & 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	46,737,107	45,412,320	43,616,250	44,966,797	45,156,742
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	3,667,988	4,912,455	(9,970,959)	(358,566)	(15,925,955)
Risk-Based Capital Analysis					
28. Total adjusted capital	46,737,107	45,412,320	43,616,250	44,966,797	45,156,742
29. Authorized control level risk-based capital	146,881	201,021	265,432	685,670	341,760
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	96.3	96.6	84.8	84.5	91.2
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	3.7	3.0	15.2	15.5	8.8
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)		0.4			
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)			31,835	389,754	(51,207)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	1,324,787	1,796,070	(1,350,546)	(189,945)	1,916,286
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	97,382,433	102,513,741	119,152,745	121,535,983	127,155,157
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	38,451,395	38,011,037	40,766,424	49,537,080	54,382,118
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	135,833,828	140,524,778	159,919,169	171,073,063	181,537,275
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	371,344	322,395	1,480,678	1,981,913	4,200,104
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	(34,742)	(31,366)	55,435	(41,796)	(101,848)
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	336,602	291,030	1,536,113	1,940,117	4,098,256
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)				(2,859,985,000.0)	515,891,600.0
68. Loss expenses incurred (Line 3)				(1,305,830,000.0)	79,010,000.0
69. Other underwriting expenses incurred (Line 4)				(4,080,000.0)	3,731,600.0
70. Net underwriting gain (loss) (Line 8)				4,169,895,100.0	(598,633,100.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)				(549,362,500.0)	427,200.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)				(4,165,815,000.0)	594,901,600.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)				0.0	0.0
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(204)	(548)	2,242	1,174	1,500
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.4)	(1.3)	5.0	2.6	3.5
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(752)	1,694	3,416	2,674	(1,959)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(1.7)	3.8	7.6	6.2	(4.8)

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

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 (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	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			
1. Prior.....	XXX	XXX	XXX	3,781	3,599	43		138		52	363	XXX
2. 2006.....	208,425	161,877	46,548	120,038	91,358	5,608	6,772	17,143	13,205	1,996	31,454	XXX
3. 2007.....	187,168	169,010	18,158	122,118	110,517	5,769	5,190	16,004	14,417	619	13,767	XXX
4. 2008.....	215,499	194,225	21,274	136,707	123,106	5,450	4,903	17,940	16,183	767	15,905	XXX
5. 2009.....	276,744	249,248	27,496	183,566	165,330	5,215	4,694	26,065	23,851	1,066	20,972	XXX
6. 2010.....	294,977	294,977		184,695	184,695	6,087	6,087	33,120	33,120			XXX
7. 2011.....	262,813	262,813		168,157	168,157	4,748	4,748	30,927	30,927			XXX
8. 2012.....	251,107	251,107		161,777	161,777	4,256	4,256	29,778	29,778			XXX
9. 2013.....	214,669	214,669		122,774	122,774	2,021	2,021	19,461	19,461			XXX
10. 2014.....	191,726	191,726		105,090	105,090	1,048	1,048	16,208	16,208			XXX
11. 2015.....	207,097	207,097		79,769	79,769	173	173	12,615	12,615			XXX
12. Totals	XXX	XXX	XXX	1,388,473	1,316,171	40,417	39,892	219,400	209,767	4,499	82,461	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	2,477	1,577										900	XXX
2. 2006.....	793	161	142	71			28		5		17	737	XXX
3. 2007.....	809	779	264	254			35	31	5	4	1	45	XXX
4. 2008.....	293	274	251	238			55	49	4	4	2	38	XXX
5. 2009.....	440	409	230	216			61	55	8	7	3	52	XXX
6. 2010.....	1,140	1,140	312	312			106	106	16	16			XXX
7. 2011.....	1,132	1,132	460	460			184	184	31	31			XXX
8. 2012.....	3,898	3,898	1,247	1,247			402	402	70	70			XXX
9. 2013.....	5,860	5,860	1,671	1,671			746	746	126	126			XXX
10. 2014.....	11,882	11,882	6,248	6,248			1,336	1,336	285	285			XXX
11. 2015.....	27,273	27,273	26,406	26,406			2,067	2,067	2,731	2,731			XXX
12. Totals	55,999	54,385	37,233	37,123			5,019	4,976	3,280	3,274	23	1,773	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	900	
2. 2006.....	143,757	111,566	32,190	69.0	68.9	69.2				704	32
3. 2007.....	145,004	131,192	13,812	77.5	77.6	76.1				41	4
4. 2008.....	160,700	144,757	15,943	74.6	74.5	74.9				33	6
5. 2009.....	215,587	194,563	21,024	77.9	78.1	76.5				45	7
6. 2010.....	225,476	225,476		76.4	76.4						
7. 2011.....	205,640	205,640		78.2	78.2						
8. 2012.....	201,427	201,427		80.2	80.2						
9. 2013.....	152,660	152,660		71.1	71.1						
10. 2014.....	142,097	142,097		74.1	74.1						
11. 2015.....	151,034	151,034		72.9	72.9						
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,723	49

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Bristol West Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior.....	13,047	20,435	23,323	27,189	24,142	24,455	25,312	26,302	26,053	25,942	(111)	(360)
2. 2006.....	26,473	30,216	29,808	28,737	27,575	27,975	27,822	28,686	28,315	28,248	(67)	(438)
3. 2007.....	XXX	11,554	11,755	11,897	11,887	11,986	12,028	12,250	12,239	12,225	(14)	(25)
4. 2008.....	XXX	XXX	13,261	13,739	13,808	13,983	14,108	14,173	14,206	14,186	(20)	13
5. 2009.....	XXX	XXX	XXX	17,142	17,832	18,347	18,649	18,751	18,801	18,810	9	59
6. 2010.....	XXX	XXX	XXX	XXX								
7. 2011.....	XXX	XXX	XXX	XXX	XXX							
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(204)	(752)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior.....	.000	4,036	14,772	20,170	22,818	23,549	24,084	24,706	24,816	25,042	XXX	XXX
2. 2006.....	15,677	7,425	18,575	23,377	25,848	26,746	27,035	27,364	27,428	27,516	XXX	XXX
3. 2007.....	XXX	6,714	9,833	10,948	11,575	11,824	11,940	12,154	12,165	12,180	XXX	XXX
4. 2008.....	XXX	XXX	7,555	11,715	13,033	13,694	13,965	14,076	14,142	14,148	XXX	XXX
5. 2009.....	XXX	XXX	XXX	10,281	15,025	17,149	18,131	18,537	18,693	18,758	XXX	XXX
6. 2010.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2011.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	3,074	6,394	3,062	4,372	144	86	350	260	69	
2. 2006.....	3,579	8,509	4,834	2,215	386	453	421	262	175	99
3. 2007.....	XXX	1,560	723	350	69	50	36	27	21	14
4. 2008.....	XXX	XXX	1,853	731	222	83	54	28	25	18
5. 2009.....	XXX	XXX	XXX	3,305	826	389	179	72	50	20
6. 2010.....	XXX	XXX	XXX	XXX						
7. 2011.....	XXX	XXX	XXX	XXX	XXX					
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories										
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9	
		2	3							
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
1. Alabama	AL	L	5,463,222	5,501,496		3,094,802	2,968,201	1,733,635	267,191	
2. Alaska	AK	N								
3. Arizona	AZ	L								
4. Arkansas	AR	L	2,854,734	2,993,062		1,999,151	2,265,276	1,173,768	176,619	
5. California	CA	N								
6. Colorado	CO	L	54,807,517	53,628,631		34,697,789	39,978,524	25,404,696	2,819,868	
7. Connecticut	CT	L								
8. Delaware	DE	L								
9. District of Columbia	DC	L								
10. Florida	FL	L	1,772,822	1,807,727		1,216,918	1,203,995	758,363	72,534	
11. Georgia	GA	L	139,210	143,901		119,932	120,337	33,954	7,552	
12. Hawaii	HI	L								
13. Idaho	ID	L	3,035,564	3,031,730		1,675,973	1,719,567	1,197,402	215,080	
14. Illinois	IL	L	26,294,118	23,931,594		13,318,639	15,954,056	8,129,337	1,285,857	
15. Indiana	IN	L	11,867,937	12,045,855		6,982,473	6,412,127	4,541,262	766,328	
16. Iowa	IA	L	2,347,554	2,290,658		1,313,020	1,668,492	898,500	166,617	
17. Kansas	KS	L	8,646,221	8,687,043		5,369,716	6,322,205	2,555,550	758,410	
18. Kentucky	KY	L	7,816,310	7,896,398		5,137,605	5,773,527	3,092,133	452,715	
19. Louisiana	LA	L								
20. Maine	ME	L	2,873,803	2,809,386		1,915,582	1,408,238	985,628	178,305	
21. Maryland	MD	L								
22. Massachusetts	MA	N								
23. Michigan	MI	L	1,760,038	1,966,108		7,057,379	5,779,779	8,253,864	65,155	
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	L	14,286,084	14,355,248		9,571,273	11,878,646	6,593,142	1,169,831	
27. Montana	MT	L	3,021,134	3,245,207		1,850,410	2,067,308	1,300,171	154,456	
28. Nebraska	NE	L	8,434,536	7,824,906		4,632,523	5,257,180	2,555,453	421,313	
29. Nevada	NV	N								
30. New Hampshire	NH	L	1,185,336	1,373,713		1,045,592	746,647	511,872	61,242	
31. New Jersey	NJ	N								
32. New Mexico	NM	L	5,324,915	5,370,442		3,280,032	3,589,672	2,292,672	357,706	
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	L	2,201,284	2,243,949		1,221,946	1,276,030	547,223	109,012	
36. Ohio	OH	L	1,701,209	1,979,698		1,533,065	953,888	1,040,011	96,339	
37. Oklahoma	OK	L	9,647,741	10,082,116		5,805,474	5,662,222	3,023,330	1,285,804	
38. Oregon	OR	L								
39. Pennsylvania	PA	L	16,705,861	15,754,924		9,212,901	9,191,087	5,708,357	1,004,057	
40. Rhode Island	RI	L								
41. South Carolina	SC	L	7,000,810	7,374,540		5,170,708	5,316,534	3,902,129	478,135	
42. South Dakota	SD	L	1,584,641	1,530,840		1,108,886	1,467,086	785,122	74,393	
43. Tennessee	TN	L								
44. Texas	TX	N								
45. Utah	UT	L	4,523,967	5,048,738		4,498,510	3,747,221	3,927,840	327,414	
46. Vermont	VT	L								
47. Virginia	VA	L	753,623	274,149		132,491	148,208	80,242	18,297	
48. Washington	WA	N								
49. West Virginia	WV	L								
50. Wisconsin	WI	L	4,046,830	3,904,510		2,871,038	3,619,611	2,205,724	243,648	
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate other alien ..	OT	XXX								
59. Totals	(a) 39	210,097,021	207,096,569		135,833,828	146,495,664	93,231,380	13,033,878		
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX									
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX									

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

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

Premiums are allocated to those states where the insured risks are located.

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

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
17885 Von Karman, LLC	47-3820947	N/A	CA	Mid-Century Insurance Company	100.00000
20th Century Insurance Services, Inc.	95-4723863	N/A	NV	21st Century Insurance Group	100.00000
21st Century Advantage Insurance Company	22-3398993	25232	MN	21st Century North America Insurance Company	100.00000
21st Century Assurance Company	13-3551577	44245	DE	Farmers Insurance Exchange	80.00000
21st Century Assurance Company	13-3551577	44245	DE	Fire Insurance Exchange	10.00000
21st Century Assurance Company	13-3551577	44245	DE	Truck Insurance Exchange	10.00000
21st Century Auto Insurance Company of New Jersey	22-3337475	10184	NJ	21st Century Centennial Insurance Company	100.00000
21st Century Casualty Company	95-4136306	36404	CA	21st Century Insurance Group	100.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Farmers Insurance Exchange	80.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Fire Insurance Exchange	10.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Truck Insurance Exchange	10.00000
21st Century Indemnity Insurance Company	13-1967524	43974	PA	21st Century Premier Insurance Company	100.00000
21st Century Insurance and Financial Services, Inc.	51-0283170	N/A	DE	Farmers Insurance Exchange	80.00000
21st Century Insurance and Financial Services, Inc.	51-0283170	N/A	DE	Fire Insurance Exchange	10.00000
21st Century Insurance and Financial Services, Inc.	51-0283170	N/A	DE	Truck Insurance Exchange	10.00000
21st Century Insurance Company	95-2565072	12963	CA	21st Century Insurance Group	100.00000
21st Century Insurance Company of the Southwest	86-0812982	10245	TX	21st Century Insurance Group	100.00000
21st Century Insurance Group	95-1935264	N/A	DE	Farmers Insurance Exchange	80.00000
21st Century Insurance Group	95-1935264	N/A	DE	Fire Insurance Exchange	10.00000
21st Century Insurance Group	95-1935264	N/A	DE	Truck Insurance Exchange	10.00000
21st Century National Insurance Company	13-3801089	36587	NY	21st Century Security Insurance Company	100.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Farmers Insurance Exchange	80.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Fire Insurance Exchange	10.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Truck Insurance Exchange	10.00000
21st Century Pacific Insurance Company	02-0226203	23795	CO	Farmers Insurance Exchange	80.00000
21st Century Pacific Insurance Company	02-0226203	23795	CO	Fire Insurance Exchange	10.00000
21st Century Pacific Insurance Company	02-0226203	23795	CO	Truck Insurance Exchange	10.00000
21st Century Pinnacle Insurance Company	13-3922232	10710	NJ	21st Century North America Insurance Company	100.00000
21st Century Preferred Insurance Company	95-2743473	22225	PA	21st Century Centennial Insurance Company	100.00000
21st Century Premier Insurance Company	22-1721971	20796	PA	21st Century Centennial Insurance Company	100.00000
21st Century Security Insurance Company	02-0227294	23833	PA	Farmers Insurance Exchange	80.00000
21st Century Security Insurance Company	02-0227294	23833	PA	Fire Insurance Exchange	10.00000
21st Century Security Insurance Company	02-0227294	23833	PA	Truck Insurance Exchange	10.00000
21st Century Superior Insurance Company	95-4232263	43761	CA	21st Century North America Insurance Company	100.00000
50th State Risk Management Services, Inc.	99-0215429	N/A	HI	Hawaii Insurance Consultants, Ltd.	100.00000
5401 Wiles Road LLC	47-2591947	N/A	FL	Mid-Century Insurance Company	100.00000
922 W. Washington Blvd, LLC	47-3968324	N/A	IL	Mid-Century Insurance Company	100.00000
American Pacific Insurance Company, Inc.	13-3953213	10805	HI	Farmers Insurance Hawaii, Inc.	100.00000
Bayview Adjustment Bureau, Inc.	65-0221990	N/A	CA	Bristol West Holdings, Inc.	100.00000
Bristol West Casualty Insurance Company	34-1893500	11034	OH	Coast National Insurance Company	100.00000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Farmers Insurance Exchange	42.00000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Fire Insurance Exchange	3.75000

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Truck Insurance Exchange	6.75000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Mid-Century Insurance Company	47.50000
Bristol West Insurance Company	38-1865162	19658	OH	Coast National Insurance Company	100.00000
Bristol West Insurance Services of California, Inc.	65-0880876	N/A	CA	Bristol West Holdings, Inc.	100.00000
Bristol West Insurance Services of Texas, Inc.	75-2791620	N/A	TX	Bristol West Holdings, Inc.	100.00000
Bristol West Insurance Services, Inc. of Florida	65-0616769	N/A	FL	Bristol West Holdings, Inc.	100.00000
Bristol West Preferred Insurance Company	86-1174452	12774	MI	Bristol West Holdings, Inc.	100.00000
BWIS of Nevada, Inc.	65-0919338	N/A	NV	Bristol West Holdings, Inc.	100.00000
Civic Property and Casualty Company	95-4528269	10315	CA	Fire Insurance Exchange	80.00000
Civic Property and Casualty Company	95-4528269	10315	CA	Truck Insurance Exchange	20.00000
Coast National General Agency, Inc.	76-0543593	N/A	TX	Bristol West Holdings, Inc.	100.00000
Coast National Holding Company	33-0246699	N/A	CA	Bristol West Holdings, Inc.	100.00000
Coast National Insurance Company	33-0246701	25089	CA	Coast National Holding Company	100.00000
Exact Property and Casualty Company	95-4528266	10318	CA	Fire Insurance Exchange	80.00000
Exact Property and Casualty Company	95-4528266	10318	CA	Truck Insurance Exchange	20.00000
Farmers Financial Solutions, LLC	77-0530616	N/A	NV	FFS Holding, LLC	100.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Farmers Insurance Exchange	70.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Truck Insurance Exchange	20.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Fire Insurance Exchange	10.00000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Farmers Insurance Exchange	80.00000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Fire Insurance Exchange	6.70000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Truck Insurance Exchange	13.30000
Farmers Insurance Company of Oregon	95-2655893	21636	OR	Farmers Insurance Exchange	80.00000
Farmers Insurance Company of Oregon	95-2655893	21636	OR	Truck Insurance Exchange	20.00000
Farmers Insurance Company of Washington	95-2655894	21644	WA	Fire Insurance Exchange	80.00000
Farmers Insurance Company of Washington	95-2655894	21644	WA	Truck Insurance Exchange	20.00000
Farmers Insurance Company, Inc.	48-0609012	21628	KS	Farmers Insurance Exchange	90.00000
Farmers Insurance Company, Inc.	48-0609012	21628	KS	Fire Insurance Exchange	10.00000
Farmers Insurance Exchange	95-2575893	21652	CA	Interinsurance Exchange (See Note 1)	
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Farmers Insurance Exchange	80.00000
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Fire Insurance Exchange	10.00000
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Truck Insurance Exchange	10.00000
Farmers Insurance of Columbus, Inc.	31-0956373	36889	OH	Farmers Insurance Exchange	100.00000
Farmers New Century Insurance Company	36-4165395	10806	IL	Illinois Farmers Insurance Company	100.00000
Farmers Services Insurance Agency	95-6048990	N/A	CA	Truck Insurance Exchange	100.00000
Farmers Specialty Insurance Company	59-2326047	43699	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Farmers Texas County Mutual Insurance Company	74-1067657	24392	TX	County Mutual Company (See Note 2)	
FCOA, LLC	27-0342907	N/A	DE	Foremost Insurance Company Grand Rapids, Michigan	100.00000
FFS Holding, LLC	77-0530617	N/A	NV	Mid-Century Insurance Company	100.00000
Fire Insurance Exchange	95-6235715	21660	CA	Interinsurance Exchange (See Note 3)	
Foremost County Mutual Insurance Company	38-1721730	29254	TX	County Mutual Company (See Note 4)	
Foremost Express Insurance Agency, Inc.	38-2505922	N/A	MI	FCOA, LLC	100.00000

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Foremost Financial Services Corporation	73-0462770	N/A	DE	FCOA, LLC	100.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Farmers Insurance Exchange	80.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Fire Insurance Exchange	10.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Truck Insurance Exchange	10.00000
Foremost Lloyds of Texas	75-1779175	41688	TX	Lloyds Company (See Note 5)	
Foremost Property and Casualty Insurance Company	35-1604635	11800	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Foremost Signature Insurance Company	38-2430150	41513	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
GP, LLC	65-1142050	N/A	DE	Bristol West Holdings, Inc.	100.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Farmers Insurance Exchange	80.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Fire Insurance Exchange	10.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Truck Insurance Exchange	10.00000
Illinois Farmers Insurance Company	36-2661515	21679	IL	Farmers Insurance Exchange	100.00000
Insurance Data Systems, G.P.	65-0881673	N/A	FL	Bristol West Holdings, Inc.	99.90000
Insurance Data Systems, G.P.	65-0881673	N/A	FL	GP, LLC	0.10000
Kraft Lake Insurance Agency, Inc.	38-2336672	N/A	MI	FCOA, LLC	100.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Farmers Insurance Exchange	80.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Fire Insurance Exchange	12.50000
Mid-Century Insurance Company	95-6016640	21687	CA	Truck Insurance Exchange	7.50000
Mid-Century Insurance Company of Texas	74-2448744	28673	TX	Farmers Insurance Exchange	100.00000
Neighborhood Spirit Property and Casualty Company	95-4528264	10317	CA	Fire Insurance Exchange	80.00000
Neighborhood Spirit Property and Casualty Company	95-4528264	10317	CA	Truck Insurance Exchange	20.00000
Security National Insurance Company	65-0109120	33120	FL	Bristol West Holdings, Inc. (See Note 6)	75.00000
Security National Insurance Company	65-0109120	33120	FL	Insurance Data Systems, G.P.	25.00000
Texas Farmers Insurance Company	94-1663548	21695	TX	Farmers Insurance Exchange	86.28000
Texas Farmers Insurance Company	94-1663548	21695	TX	Mid Century Insurance Company	13.72000
Truck Insurance Exchange	95-2575892	21709	CA	Interinsurance Exchange (See Note 7)	
Veyond Pacific Technology Solutions, LLC	20-3821099	N/A	HI	Farmers Insurance Hawaii, Inc.	99.20000
Veyond Pacific Technology Solutions, LLC	20-3821099	N/A	HI	American Pacific Insurance Company, Inc.	0.80000
Veyond Pacific Technology, Inc.	20-3821011	N/A	HI	Veyond Pacific Technology Solutions, LLC	100.00000
Veyond Technology Solutions, LLC	04-3726591	N/A	HI	Farmers Insurance Hawaii, Inc.	92.50000
Veyond Technology Solutions, LLC	04-3726591	N/A	HI	American Pacific Insurance Company, Inc.	7.50000
Veyond Technology, Inc.	04-3682284	N/A	HI	Veyond Technology Solutions, LLC	100.00000
Western Star Insurance Services, Inc.	74-1593853	N/A	TX	FCOA, LLC	100.00000

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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
17-40 Direct Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
2Plan Group Limited		N/A	GBR	Openwork Independent Solutions Limited	100.00000
2Plan Limited		N/A	GBR	2Plan Group Limited	100.00000
2Plan Wealth Management Limited		N/A	GBR	2Plan Group Limited	100.00000
307-309 Atlantic Avenue Acquisition LLC		N/A	DE	Zurich American Insurance Company	100.00000
4622 Wilshire Blvd LLC	46-3762438	N/A	CA	Farmers Group, Inc.	100.00000
4680 Wilshire Blvd LLC	46-3785528	N/A	CA	Farmers Group, Inc.	100.00000
4700 Wilshire Blvd LLC	46-3851771	N/A	CA	Farmers Group, Inc.	100.00000
4750 Wilshire Blvd LLC	46-3856319	N/A	CA	Farmers Group, Inc.	100.00000
Access Franchise Management Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ACN 000 141 051 Ltd.		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
ADAC Autoversicherung AG		N/A	DEU	Zurich GI Management Aktienfesellschaft (Deutschland)	51.00000
Afterland Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
AG Haus der Wirtschaft		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	8.16327
AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Uniper		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	100.00000
Albert Road 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Albert Road 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Allied Dunbar Asset Management plc		N/A	GBR	Allied Dunbar Assurance plc	99.99933
Allied Dunbar Asset Management plc		N/A	GBR	Zurich Trustee Company (UK) Limited	0.00067
Allied Dunbar Assurance plc		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	100.00000
Allied Dunbar Financial Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar Healthcare Marketing Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar International Fund Managers Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Allied Dunbar International Nominees Limited		N/A	GBR	Allied Dunbar International Fund Managers Limited	100.00000
Allied Dunbar Property Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar Provident plc		N/A	GBR	Allied Dunbar Assurance plc	99.99988
Allied Dunbar Provident plc		N/A	GBR	Zurich Trustee Company (UK) Limited	0.00012
Allied Zurich Holdings Limited		N/A	JEY	Zurich Versicherungs-Gesellschaft AG	100.00000
Allied Zurich Limited		N/A	GBR	Zurich Insurance Group Ltd.	100.00000
American Guarantee and Liability Insurance Company	36-6071400	26247	NY	Zurich American Insurance Company	100.00000
American Zurich Insurance Company	36-3141762	40142	IL	Steadfast Insurance Company	100.00000
Anglo American Insurance Group (UK) Limited		N/A	GBR	CMSH Limited	100.00000
Ascent Underwriters Managers (Pty) Ltd		N/A	ZAF	Zurich Insurance Company South Africa Limited	100.00000
Ashdale Land and Property Company Limited		N/A	GBR	Zurich Insurance plc	100.00000
Associated Marine Insurers Agents Pty. Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Baden-Badener Versicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Ballykilliane Holdings Limited		N/A	IRL	Zurich Insurance plc	100.00000
Bansabadell Pensiones, E.G.F.P, S.A.		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	50.00000
Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros		N/A	ESP	Zurich Versicherungs-Gesellschaft AG	50.00000
Bansabadell Servicios Auxiliares De Seguros, S.L.		N/A	ESP	Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros	100.00000
Bansabadell Vida S.A. de Seguros y Reaseguros		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	50.00000
Benefit Finance Partners, L.L.C.		N/A	DE	Zurich Benefit Finance LLC	50.00000

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
BFP Securities LLC	13-4097988	N/A	DE	Benefit Finance Partners, L.L.C.	100.00000
Bizerba GmbH & Co. KG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	10.00000
Bloomington Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bloomington Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bloomington Office MGP, LLC		N/A	DE	Bloomington Office MGP Manager, Inc	1.00000
Bloomington Office MGP Manager, Inc		N/A	DE	Zurich Structured Finance, Inc.	100.00000
BnB Sure (Pty) Ltd.		N/A	ZAF	Zurich Insurance Company South Africa Limited	100.00000
Bonner Akademie Gesellschaft fur DV- und Management-Training		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Bonnfinanz Aktiengesellschaft fur Vermögensberatung und Verm		N/A	DEU	Deutscher Herold Aktiengesellschaft	100.00000
Bonus Pensionskassen Aktiengesellschaft		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	87.50000
BONUS Vorsorgekasse AG		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	50.00000
BOS Apt 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
BOS Apt 2, LLC		N/A	DE	Zurich American Insurance Company	100.00000
BOS Office 2 LLC		N/A	DE	Zurich American Insurance Company	100.00000
BOS Office 3, LLC		N/A	DE	Farmers New World Life Insurance Company	100.00000
BOS Retail 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
Brinker Retail MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bristlecourt Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Cayley Aviation Ltd.		N/A	BMU	Zurich Insurance Company Ltd, Bermuda Branch	100.00000
Centre Financial Services Holdings Limited		N/A	BMU	Centre Group Holdings Limited	100.00000
Centre Group Holdings (U.S.) Limited	13-4038482	N/A	DE	Centre Solutions (Bermuda) Limited	100.00000
Centre Group Holdings Limited		N/A	BMU	CMSH Limited	100.00000
Centre Insurance Company	13-2653231	34649	DE	Centre Solutions (U.S.) Limited	100.00000
Centre Kate Inc. 1		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Centre Kate Inc. 2		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Centre Life Insurance Company	04-1589940	80896	MA	Centre Solutions (U.S.) Limited	100.00000
Centre Reinsurance (U.S.) Limited	AA-3190673	N/A	BMU	Centre Group Holdings (U.S.) Limited	100.00000
Centre Reinsurance International Company		N/A	IRL	Centre Solutions (Bermuda) Limited	99.99848
Centre Reinsurance International Company		N/A	IRL	Orange Stone Reinsurance	0.00152
Centre Solutions (Bermuda) Limited		N/A	BMU	Centre Group Holdings Limited	100.00000
Centre Solutions (U.S.) Limited	AA-3190822	N/A	BMU	Centre Group Holdings (U.S.) Limited	100.00000
Centre Structured Inc. 1		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 2		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 3		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 4		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 5		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 6		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 7		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 8		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 9		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 10		N/A	DE	JFS/ZSF 1997 L.P.	100.00000
Centre Structured Inc. 11		N/A	DE	JFS/ZSF 1997 L.P.	100.00000

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

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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
CTH MHP, L.L.C.		N/A	DE	CTH Affordable Housing Investor, Inc.	100.00000
CTH WNC, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
CTH/Landmark SLP, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
Cursud N.V.		N/A	ANT	Zurich Versicherungs-Gesellschaft AG	100.00000
DA Deutsche Allgemeine Versicherung Aktiengesellschaft		N/A	DEU	Zurich GI Management Aktienfesellschaft (Deutschland)	100.00000
Dallas Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Dallas Office MGP, LLC		N/A	DE	Dallas Office MGP Manager, Inc.	1.00000
Dallas Office MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Dallas Tower LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
DB Vita S.A.		N/A	LUX	Deutscher Herold Aktiengesellschaft	25.00000
DC Apt 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
DC Industrial 1, LLC	46-4542195	N/A	DE	Farmers New World Life Insurance Company	100.00000
Delta Wetlands Properties		N/A	IL	KLMLP 2, LLC	90.00000
Delta Wetlands Properties		N/A	IL	KLMLP 3, LLC	10.00000
DEN Retail 1 LLC		N/A	DE	Farmers New World Life Insurance Company	100.00000
Deutsche Wohnen AG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengeselschaf	3.03710
Deutsche Zurich Pensiones, Entidad Gestora de Fondos de Pens		N/A	ESP	Zurich Vida, Companía de Seguros y Reaseguros, S.A. - Socied	50.00000
Deutscher Herold Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	79.82639
Deutscher Pensionsfonds Aktiengesellschaft		N/A	DEU	Deutscher Herold Aktiengesellschaft	74.90000
Deutsches Institut fur Altersvorsorge GmbH		N/A	DEU	Deutscher Herold Aktiengesellschaft	22.00000
Disability Management Services, Inc.	06-1427246	N/A	CT	Centre Group Holdings (U.S.) Limited	40.00000
Dunbar Assets Ireland		N/A	IRL	Zurich Finance Company AG	0.03664
Dunbar Assets Ireland		N/A	IRL	ZCMC II Holdings Limited	99.96335
Dunbar Assets plc		N/A	GBR	Dunbar Assets Ireland	100.00000
Dunbar Nominees Limited		N/A	GBR	Dunbar Assets plc	100.00000
Dunbar Sports and Social Club Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Eagle Star (Leasing) Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star (Malta) Limited		N/A	MLT	Zurich Assurance Ltd	100.00000
Eagle Star Computer Services Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Direct (Camberley) Limited		N/A	GBR	Zurich Insurance Company (U.K.) Limited	100.00000
Eagle Star Direct Services Limited		N/A	GBR	Zurich UK General Services Limited	100.00000
Eagle Star Estates Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star European Life Assurance Company Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
Eagle Star Executives Pension Trustee Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Eagle Star Farms Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Forests Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Group Holdings Limited		N/A	GBR	Eagle Star Holdings Limited	100.00000
Eagle Star Group Services Limited		N/A	GBR	Eagle Star Holdings Limited	100.00000
Eagle Star Holding Company of Ireland		N/A	IRL	Eagle Star Group Holdings Limited	0.00006
Eagle Star Holding Company of Ireland		N/A	IRL	Zurich Assurance Ltd	99.99994
Eagle Star Holdings Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Eagle Star Insurance Company Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Eagle Star Loans Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Mortgages Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star Securities Limited		N/A	GBR	Zurich Insurance plc	100.00000
Edilspettacolo SRL		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per l	35.71233
Empire Fire and Marine Insurance Company	47-6022701	21326	NE	Zurich American Insurance Company	100.00000
Empire Indemnity Insurance Company	73-6091717	21334	OK	Zurich American Insurance Company	100.00000
Employee Services Limited		N/A	GBR	Allied Dunbar Financial Services Limited	100.00000
Endsleigh Communications Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Developments Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh General Trading Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Independent Financial Services Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Insurance Services Limited		N/A	GBR	Endsleigh Limited	100.00000
Endsleigh Insurances (Brokers) Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Law Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Leasing Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Life & Pensions Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Endsleigh Pension Trustee Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Promotions Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Shopfitting Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Endsleigh Trustee Services Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
ES (Leeds) Nominee Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES (Walsall) Nominee Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Camberley Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Camberley Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Cannock Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Cannock Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Coventry Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Coventry Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Dudley Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Dudley Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Hoddesdon Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Hoddesdon Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Plympton Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Plympton Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Ramsgate Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Ramsgate Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ESI Financing Limited		N/A	GBR	Eagle Star Insurance Company Limited	0.00011
ESI Financing Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	99.99989
Euclid KY Annex, LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Euclid Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Euclid Warehouses LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Extremus Versicherung-Aktiengesellschaft		N/A	DEU	Zurich Insurance plc Niederlassung fur Deutschland	5.00000
Farmers Family Fund	45-3561769	N/A	CA	Farmers Group, Inc.	100.00000
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Versicherungs-Gesellschaft AG	87.90000
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Insurance Group Ltd.	12.10000
Farmers Life Insurance Company of New York	46-4261000	N/A	NY	Farmers New World Life Insurance Company	100.00000
Farmers New World Life Insurance Company	91-0335750	63177	WA	Farmers Group, Inc.	100.00000
Farmers Reinsurance Company	95-4650862	10873	CA	Farmers Group, Inc.	100.00000
Farmers Services Corporation		N/A	NV	Farmers Group, Inc.	100.00000
Farmers Services, LLC	35-2281892	N/A	DE	ZFUS Services, LLC	100.00000
Farmers Underwriters Association		N/A	CA	Farmers Group, Inc.	100.00000
Farmers Value Added, Inc.		N/A	CA	Farmers Group, Inc.	100.00000
Fidelity and Deposit Company of Maryland	13-3046577	39306	MD	Zurich American Insurance Company	100.00000
FIG Holding Company		N/A	CA	Farmers Group, Inc.	100.00000
FIG Leasing Co., Inc.		N/A	CA	Farmers Group, Inc.	100.00000
Figure Out Limited		N/A	GBR	2Plan Group Limited	100.00000
Fire Underwriters Association	95-2670247	N/A	CA	Farmers Group, Inc.	100.00000
Futuro de Bolivia S.A. Administradora de Fondos de Pensiones		N/A	BOL	Zurich Boliviana Seguros Personales S.A.	8.42193
Futuro de Bolivia S.A. Administradora de Fondos de Pensiones		N/A	BOL	Zurich South America Invest AB	71.57801
Gem and Jewel Acceptances (Pty) Ltd.		N/A	ZAF	Zurich Insurance Company South Africa Limited	100.00000
General Surety & Guarantee Co Limited		N/A	GBR	Zurich Insurance Company (U.K.) Limited	100.00000
Genevoise, Compagnie Immobiliere SA		N/A	CHE	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Grovwewood Engineering Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Grovwewood Property Holdings Limited		N/A	GBR	Eagle Star Holdings Limited	100.00000
Hawkcentral Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Herengracht Investments B.V		N/A	DEU	RE Curve Holding B.V.	100.00000
Home & Overseas Insurance Company Limited		N/A	GBR	Eagle Star Insurance Company Limited	100.00000
Hoplite Reinsurance Company of Vermont, Inc.	32-0478525	N/A	VT	Zurich Holding Company of America, Inc.	100.00000
HOU IND 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
HOU IND 2, LLC		N/A	DE	Zurich American Insurance Company	100.00000
Independence Center Realty L.P.		N/A	DE	Philadelphia Investor, LLC	89.00000
INTEGRA Versicherungsdienst GmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	100.00000
Inversiones Suizo Chilena S.A.		N/A	CHL	Inversiones Suizo-Argentina S.A.	0.00001
Inversiones Suizo Chilena S.A.		N/A	CHL	Zurich Versicherungs-Gesellschaft AG	99.99999
Inversiones Suizo-Argentina S.A.		N/A	ARG	Zurich Lebensversicherungs-Gesellschaft AG	5.00400
Inversiones Suizo-Argentina S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	94.99600
Inversiones ZS America Dos Limitada		N/A	CHL	Inversiones ZS America SpA	100.00000
Inversiones ZS America SpA		N/A	CHL	Zurich Santander Insurance America, S.L.	100.00000
Inversiones ZS America Tres SpA		N/A	CHL	Zurich Santander Insurance America, S.L.	100.00000
Inversora Alpina Financiadora de Primas, C.A.		N/A	VEN	Zurich Seguros, S.A.	100.00000
Ipsley Street 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Ipsley Street 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Irish National Insurance Company p.l.c.		N/A	IRL	Zurich Insurance plc	99.99999

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Isis S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	60.50140
Isis S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	39.49860
Jewell Insurance Agency Ltd		N/A	GBR	Woodstock Insurance Brokers Limited	100.00000
JFS/ZSF 1997 L.P.		N/A	DE	Zurich Structured Finance, Inc.	99.00000
JFS/ZSF 1998, L.P.		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Kansas City Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Kansas Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Kansas Office MGP, LLC		N/A	DE	Kansas Office MGP Manager, Inc.	1.00000
Kansas Office MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Kennet Road 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Kennet Road 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
KLMLP 2, LLC		N/A	DE	KLMLP, L.P.	100.00000
KLMLP 3, LLC		N/A	DE	KLMLP 2, LLC	100.00000
KLMLP, L.P.		N/A	DE	Zurich American Corporation	75.00000
LA Office 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
LA Retail 1 LLC		N/A	DE	Zurich American Insurance Company	100.00000
Logobrook Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Manon Vision Co., Ltd.		N/A	THA	Centre Group Holdings Limited	0.00057
Manon Vision Co., Ltd.		N/A	THA	CMSH Limited	0.00066
Manon Vision Co., Ltd.		N/A	THA	Zurich Versicherungs-Gesellschaft AG	99.99877
Maunalua Associates, Inc.		N/A	HI	Zurich American Corporation	100.00000
Mauritian Eagle Insurance Company Limited		N/A	MUS	Zurich Insurance Company South Africa Limited	15.00000
Medidata AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	8.85180
Mentionland Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Meritclass Investments Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
MI Administrators, LLC		N/A	DE	FIG Leasing Co., Inc.	100.00000
Minas Brasil Promotora de Servicos S/A		N/A	BRA	Zurich Minas Brasil Seguros S.A,	100.00000
MSHQ, LLC		N/A	DE	JFS/ZSF 1998, L.P.	100.00000
Navigators and General Insurance Company Limited		N/A	GBR	Zurich Insurance plc	100.00000
Nearheath Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
New Wheels Underwriting Agency (Proprietary) Limited		N/A	ZAF	Zurich Insurance Company South Africa Limited	100.00000
Omnis Investments Limited		N/A	GBR	Openwork Holdings Limited	90.00000
Openwork Access Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Holdings Limited		N/A	GBR	Allied Zurich Holdings Limited	99.99265
Openwork Independent Solutions Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Market Solutions Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Openwork Services Limited		N/A	GBR	Openwork Holdings Limited	100.00000
Orange Stone Reinsurance	98-0172213	N/A	IRL	Crown Management Services Limited	100.00000
Orion Rechtsschutz-Versicherung AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	78.00000
Parcelgate Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Perils AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	11.11111

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
POR Apt 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
POR Apt 2, LLC		N/A	DE	Zurich American Insurance Company	100.00000
POR Office 1, LLC		N/A	DE	Farmers New World Life Insurance Company	100.00000
Prematic Service Corporation (California)		N/A	CA	Farmers Group, Inc.	100.00000
Prematic Service Corporation (Nevada)		N/A	NV	Prematic Service Corporation (California)	100.00000
Protektor Lebensversicherungs-AG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	5.15838
PT Zurich Insurance Indonesia	AA-5360007	N/A	IDN	Zurich International (Bermuda) Ltd.	1.56878
PT Zurich Insurance Indonesia	AA-5360007	N/A	IDN	Zurich Versicherungs-Gesellschaft AG	97.09134
PT Zurich Topas Life		N/A	IDN	Zurich Versicherungs-Gesellschaft AG	80.00000
R3 FL Holdings, LLC		N/A	FL	Fidelity and Deposit Company of Maryland	100.00000
Raleigh/Durham Offices, L.P.		N/A	DE	Zurich Structured Finance, Inc.	99.00000
RE Curve Holding B.V.		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
Real Garant Espana S.L.		N/A	ESP	Real Garant GmbH Garantiesysteme	100.00000
Real Garant GmbH Garantiesysteme		N/A	DEU	Real Garant Versicherung Aktiengesellschaft	100.00000
Real Garant Versicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Research Triangle MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Research Triangle Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Research Triangle Office MGP, LLC		N/A	DE	Research Triangle MGP Manager, Inc.	1.00000
REX Holding S.a.r.l.		N/A	LUX	REX-ZDHL S.C.S. SICAV-SIF	100.00000
Rex-Spain-ZDHL S.L.		N/A	ESP	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
REX-ZDHL GP S.a.r.l.		N/A	LUX	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
REX-ZDHL S.C.S. SICAV-SIF		N/A	LUX	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
SA Fire House Limited		N/A	ZAF	Zurich Versicherungs-Gesellschaft AG	100.00000
Sackville Street Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Sacramento Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
SAN DIEGO INDUSTRIAL 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
Santander Rio Seguros S.A.		N/A	ARG	Inversiones ZS America SpA	4.00000
Santander Rio Seguros S.A.		N/A	ARG	Zurich Santander Insurance America, S.L.	96.00000
Santander Seguros Sociedad Anónima		N/A	URY	Zurich Santander Insurance America, S.L.	100.00000
SARL Marofinac		N/A	MAR	Zurich Versicherungs-Gesellschaft AG	100.00000
Saudi National Insurance Company		N/A	BHR	Zurich Insurance Company Ltd (Bahrain Branch)	5.00000
Sceptre Trust Limited		N/A	BHS	Eagle Star Holdings Limited	0.00002
Sceptre Trust Limited		N/A	BHS	Eagle Star Insurance Company Limited	99.99998
SEA APARTMENT 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
SEA APARTMENT 2, LLC		N/A	DE	Zurich American Insurance Company	100.00000
Seabrook Warehouse LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Seabrook Warehouse MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Seabrook Warehouse MGP, LLC		N/A	DE	Seabrook Warehouse MGP Manager, Inc.	1.00000
Seabrook Warehouse MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Serviaide Assistencia e Servicos, Lda.		N/A	PRT	AIDE Assistencia Seguros y Reaseguros, S.A. - Sociedad Uniper	95.00001
Serviaide Assistencia e Servicos, Lda.		N/A	PRT	Serviaide, S.A. - Sociedad Unipersonal	4.99999
Serviaide, S.A. - Sociedad Unipersonal		N/A	ESP	AIDE Assistencia Seguros y Reaseguros, S.A. - Sociedad Uniper	100.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Servizurich S.A. - Sociedad Unipersonal		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	100.00000
SF Apt 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
SF Industrial 1, LLC	46-4095281	N/A	DE	Farmers New World Life Insurance Company	100.00000
SF Office 1, LLC		N/A	DE	Zurich American Insurance Company	100.00000
SF Office 2, LLC		N/A	DE	Zurich American Insurance Company	100.00000
SF Office 4, LLC		N/A	DE	Zurich American Insurance Company	100.00000
Shire Park Limited		N/A	GBR	Zurich Assurance Ltd	12.41935
Societe Continentale d'Investissement Immobilier SA		N/A	FRA	Zurich Assurance Ltd	100.00000
South African Nucleare Pool Administrators (Property) Limite		N/A	ZAF	Zurich Insurance Company South Africa Limited	25.00000
South County Services Co., Inc.	06-1313326	N/A	NY	Sterling Forest LLC	100.00000
Speigelhof Monumenten B.V.		N/A	DEU	RE Curve Holding B.V.	100.00000
Speigelhof Vastgoed B.V.		N/A	DEU	RE Curve Holding B.V.	100.00000
Steadfast Insurance Company	52-0981481	26387	DE	Zurich American Insurance Company	100.00000
Steadfast Santa Clarita Holdings LLC		N/A	DE	Steadfast Insurance Company	100.00000
Sterling Forest LLC	36-4233459	N/A	DE	Zurich American Insurance Company	100.00000
Sterling ISA Managers (Nominees) Limited		N/A	GBR	Sterling ISA Managers Limited	100.00000
Sterling ISA Managers Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Sunley Homes Limited		N/A	GBR	Zurich Insurance plc	100.00000
Swaziland Royal Insurance Corporation		N/A	SWZ	Zurich Insurance Company South Africa Limited	9.00000
Swiss Insurance Management (Hong Kong) Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	99.50495
Swiss Insurance Management (Hong Kong) Limited		N/A	HKG	Zurich Services (Hong Kong) Limited	0.49505
TCS Loss Adjusters Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
TDG Tele Dienste GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Tennyson Insurance Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Timosa Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
The Liverpool Reversionary Company Limited		N/A	GBR	Eagle Star Insurance Company Limited	100.00000
The Trust Company of Scotland Limited		N/A	GBR	Zurich Insurance plc	100.00000
The Zurich Services Corporation	36-3839542	N/A	IL	Zurich Holding Company of America, Inc.	100.00000
TopReport Schadenbesichtigungs GmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	14.28571
Toscana Uno SRL		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per I	50.00000
Truck Underwriters Association	95-2670330	N/A	CA	Farmers Group, Inc.	100.00000
Turegum Immobilien AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Universal Underwriters Insurance Company	43-1249228	41181	IL	Zurich American Insurance Company	100.00000
Universal Underwriters Life Insurance Company	43-0824418	70173	KS	Universal Underwriters Insurance Company	100.00000
Universal Underwriters of Texas Insurance Company	36-3139101	40843	IL	Universal Underwriters Insurance Company	100.00000
Universal Underwriters Service Corporation	43-1269296	N/A	MO	Zurich Holding Company of America, Inc.	100.00000
Vehicle Dealer Solutions, Inc.	26-1282208	N/A	FL	The Zurich Services Corporation	100.00000
Winchester Land, LLC		N/A	FL	R3 FL Holdings, LLC	100.00000
Winn-Dixie MGP Manager, Inc.		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Women on Wheels Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
Woodstock Insurance Brokers Limited		N/A	GBR	Endsleigh Insurance Services Limited	100.00000
World Travel Protection Canada Inc.		N/A	CAN	Zurich Canadian Holdings Limited	100.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Wren Investments Limited		N/A	GBR	Zurich Whiteley Trust Limited	100.00000
Wrightway Underwriting Limited		N/A	IRL	Ballykilliane Holdings Limited	100.00000
Z flex Gesellschaft fur Personaldienstleistungen mbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
ZCM (U.S.) Limited		N/A	DE	Zurich Finance Company AG	100.00000
ZCM Asset Holding Company (Bermuda) Limited		N/A	BMU	Zurich Finance Company AG	100.00000
ZCM Matched Funding Corp.		N/A	CYM	Zurich Capital Markets Inc.	100.00000
ZCMC II Holdings Limited		N/A	IRL	ZCM Asset Holding Company (Bermuda) Limited	0.20000
ZCMC II Holdings Limited		N/A	IRL	Zurich Financial Services EUB Holdings Limited	99.80000
Zebra Property Fund I, LP		N/A	DE	Zurich Holding Company of America, Inc.	99.00000
ZFS Finance (USA) LLC II	81-0680889	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZFS Finance (USA) LLC V	77-0684542	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZFUS Services, LLC	20-5900744	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZGEE3 Limited		N/A	GBR	Zurich Insurance Company (U.K.) Limited	100.00000
ZNA Services, LLC	02-0802795	N/A	DE	ZFUS Services, LLC	100.00000
ZPC Capital Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
ZSF 00-1, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF 02-1, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF 99-4, Inc.		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Apollo Corporation		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF Landmark Corporation		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF/Land Parcels LLC		N/A	DE	Zurich Structured Finance, Inc.	100.00000
ZSF Newport I Corporation		N/A	IL	CTH Affordable Housing Corporation	100.00000
ZSF/Bloomington, LLC		N/A	DE	Bloomington Office LP	100.00000
ZSF / Collierville, LLC		N/A	DE	Collierville Center, LP	100.00000
ZSF/Dallas Tower, LLC		N/A	DE	Dallas Tower LP	100.00000
ZSF/Kansas, LLC		N/A	DE	Kansas City Office LP	100.00000
ZSF KY Annex, LLC		N/A	DE	Euclid KY Annex, LP	100.00000
ZSF / Office NY, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF / Office NV, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF / Office FL, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF / Office KY, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF/Research Gateway, LLC		N/A	DE	Raleigh/Durham Offices, L.P.	100.00000
ZSF/Seabrook, LLC		N/A	DE	Seabrook Warehouse LP	100.00000
ZSF/WD Fitzgerald, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Hammond, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Montgomery 31, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Jacksonville, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Opa Locka, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Orlando, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSFH LLC	36-3096373	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZSG Kfz-ZulassungsservicegesmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	33.33333
ZSL Financing Limited		N/A	GBR	Zurich Holdings (UK) Limited	1.00000

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
ZSL Financing Limited		N/A	GBR	Zurich Specialties London Limited	99.00000
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Finanz-Gesellschaft AG	0.00002
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Investments Life S.p.A.	0.00002
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Lebensversicherungs-Gesellschaft AG	99.99990
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Versicherungs-Gesellschaft AG	0.00002
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Vida, Compania de Seguros y Reaseguros, S.A. - Societ	0.00002
Zurich Administradora General de Fondos S.A.		N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	99.97013
Zurich Administradora General de Fondos S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	0.02987
Zurich Advice Network Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich AFIN Mexico, S.A. DE C.V.		N/A	MEX	Zurich Compania de Sefuros, S.A.	0.00200
Zurich AFIN Mexico, S.A. DE C.V.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.99800
Zurich Agency Services Inc.	04-3126497	N/A	MA	Zurich Holding Company of America, Inc.	100.00000
Zurich Alternative Asset Management, LLC	86-1164252	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich America Latina Serviços Brasil Ltda.		N/A	BRA	Zurich Lebensversicherungs-Gesellschaft AG	0.01000
Zurich America Latina Serviços Brasil Ltda.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	99.99000
Zurich American Corporation	36-6169781	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich American Insurance Company	36-4233459	16535	NY	Zurich Holding Company of America, Inc.	100.00000
Zurich American Insurance Company of Illinois	36-2781080	27855	IL	American Zurich Insurance Company	100.00000
Zurich American Life Insurance Company	36-3050975	90557	IL	Zurich American Corporation	100.00000
Zurich American Life Insurance Company of New York	27-4746162	14178	NY	Zurich American Life Insurance Company.	100.00000
Zurich Argentina Cia. de Seguros S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	55.46140
Zurich Argentina Cia. de Seguros S.A.	AA-2130022	N/A	ARG	Zurich Versicherungs-Gesellschaft AG	44.53611
Zurich Argentina Compania de Seguros de Retiro S.A.	AA-2130022	N/A	ARG	Zurich Argentina Cia. de Seguros S.A.	46.64193
Zurich Argentina Compania de Seguros de Retiro S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	53.35807
Zurich Asset Management Gerente de Fondos Comunes de Inversi		N/A	ARG	Inversiones Suizo-Argentina S.A.	89.99990
Zurich Asset Management Gerente de Fondos Comunes de Inversi		N/A	ARG	Isis S.A.	10.00010
Zurich Assurance (2004) plc		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich Assurance Ltd		N/A	GBR	Eagle Star Holdings Limited	100.00000
ZURICH Assurances Maroc		N/A	MAR	SARL Marofinac	30.09933
ZURICH Assurances Maroc		N/A	MAR	Zurich Versicherungs-Gesellschaft AG	67.62667
Zurich Australia Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australian Insurance Limited	AA-1930995	N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australian Insurance Properties Pty Limited		N/A	AUS	Zurich Australia Limited	40.00000
Zurich Australian Insurance Properties Pty Limited		N/A	AUS	Zurich Australian Insurance Limited	60.00000
Zurich Australian Superannuation Pty Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Bank International Limited		N/A	GBR	Dunbar Assets Ireland	100.00000
Zurich Benefit Finance LLC	13-4186554	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich IT Service AG Niederlassung fur Deutschland	82.61672
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich Leben Service AG Niederlassung fur Deutschland	17.38328
Zurich Building Control Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Canadian Holdings Limited		N/A	CAN	Zurich Insurance Company Ltd, Canadian Branch	68.81942
Zurich Canadian Holdings Limited		N/A	CAN	Zurich Versicherungs-Gesellschaft AG	31.18058

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Brasil Capitalizacao S.A		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Capital Markets Inc.		N/A	DE	ZCM (U.S.) Limited	100.00000
Zurich Capital Markets Securities Inc.		N/A	DE	Zurich Capital Markets Inc.	100.00000
Zurich Colombia Seguros S.A.		N/A	COL	Zurich Versicherungs-Gesellschaft AG	94.90000
Zurich Colombia Seguros S.A.		N/A	COL	Zurich Lebensversicherungs-Gesellschaft AG	5.10000
Zurich Community Trust (UK) Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	50.00000
Zurich Community Trust (UK) Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	50.00000
Zurich Compania de Reaseguros Argentina S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	5.00000
Zurich Compania de Reaseguros Argentina S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	95.00000
Zurich, Compania de Seguros, S.A.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.88280
Zurich Computer Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Consultoria de Riesgos, C.A.		N/A	VEN	Zurich Seguros, S.A.	99.99000
Zurich Corredora de Bolsa S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.00030
Zurich Corredora de Bolsa S.A.		N/A	CHL	Zurich Investments Chile S.A.	0.99970
Zurich CZI Management Holding Ltd.	36-4412924	N/A	DE	Zurich Global Investment Management Inc.	100.00000
Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft		N/A	DEU	Deutscher Herold Aktiengesellschaft	67.54030
Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	32.45970
Zurich E&S Insurance Brokerage, Inc.	95-4773780	N/A	CA	Zurich American Insurance Company	100.00000
Zurich Employment Services Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Eurolife S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	90.00000
Zurich Eurolife S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	10.00000
Zurich Fianzas Mexico, S.A.DE C.V.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Finance (Bermuda) Ltd.		N/A	BMU	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Finance (Luxembourg) S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	0.08065
Zurich Finance (Luxembourg) S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	99.91935
Zurich Finance (UK) plc		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.99800
Zurich Finance (UK) plc		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	0.00200
Zurich Finance Company AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Financial Services (Channel Islands) Limited		N/A	JEY	Zurich Financial Services (UKISA) Limited	99.90901
Zurich Financial Services (Channel Islands) Limited		N/A	JEY	Zurich Financial Services (UKISA) Nominees Limited	0.09099
Zurich Financial Services (Isle of Man) Group Services Limit		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Holdings Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Insurance Manager Lt		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (UKISA) Group Services Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Financial Services (UKISA) Limited		N/A	GBR	Allied Zurich Holdings Limited	90.31559
Zurich Financial Services (UKISA) Limited		N/A	GBR	Zurich Insurance plc	9.68441
Zurich Financial Services (UKISA) Nominees Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Financial Services Australia Limited	AA-1930995	N/A	AUS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services EUB Holdings Limited		N/A	IRL	Zurich Finance Company AG	0.08333
Zurich Financial Services EUB Holdings Limited		N/A	IRL	Zurich Insurance Group Ltd.	99.91667
Zurich Financial Services UK Pension Trustee Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Finanz-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich F&I Reinsurance T&C Limited	AA-0053640	N/A	TCA	Zurich Agency Services Inc.	0.00050
Zurich F&I Reinsurance T&C Limited	AA-0053640	N/A	TCA	Universal Underwriters Service Corporation	99.99950
Zurich General Insurance Company (China) Limited		N/A	CHN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich General Partner (Scotland) Ltd		N/A	GBR	Allied Zurich Holdings Limited	100.00000
Zurich GL Servicios Mexico, S.A. de C.V.		N/A	MEX	Zurich Vida, Compañía de Seguros, S.A.	95.00000
Zurich GL Servicios Mexico, S.A. de C.V.		N/A	MEX	Zurich Companía de Seguros, S.A.	5.00000
Zurich Global Corporate UK Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Global Investment Management Inc.	04-3729755	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Global, Ltd.	AA-3190947	N/A	BMU	Zurich Holding Company of America, Inc.	100.00000
Zurich Group Funding Luxembourg S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	0.01988
Zurich Group Funding Luxembourg S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	99.98012
Zurich Group Pension Services (UK) Ltd		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich GSG Limited		N/A	GBR	Zurich GSH Limited	100.00000
Zurich GSH Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Crown Management Services Limited	0.8200
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Zurich Versicherungs-Gesellschaft AG	99.1800
Zurich Holding Ireland Limited		N/A	IRL	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Holdings (UK) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Immobilien Liegenschaftsverwaltungs-GesmbH		N/A	AUT	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich IMRE AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Independent Wealth Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Insurance (Taiwan) Ltd.	AA-5280035	N/A	TWN	Zurich Versicherungs-Gesellschaft AG	99.72633
Zurich Insurance Brokers (Beijing) Company Limited		N/A	CHN	Zurich Insurance Holdings (Hong Kong) Limited	24.51000
Zurich Insurance Company (U.K.) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Botswana Ltd		N/A	BWA	Zurich Insurance Company South Africa Limited	100.00000
Zurich Insurance Company Escritorio de Representacao no Bras		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd., Beijing Representative Office		N/A	CHN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd., Oficina de Representacion		N/A	COL	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd., Representative Office Buenos Aires		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company South Africa Limited	AA-1990925	N/A	ZAF	SA Fire House Limited	58.95012
Zurich Insurance Group Ltd.		N/A	CHE	Board of Directors	
Zurich Insurance Holdings (Hong Kong) Limited		N/A	HKG	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Malaysia Berhad		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Middle East S.A.L.		N/A	LBN	Zurich Versicherungs-Gesellschaft AG	99.54134
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	25.07428
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Holding Ireland Limited	70.40509
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Insurance Company Ltd - Rappresentanza Generale per I	4.52063
Zurich Insurance plc, Representative Office Buenos Aires		N/A	ARG	Zurich Insurance plc	100.00000
Zurich Intermediary Group Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.99995
Zurich Intermediary Group Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	0.00005
Zurich Internacional de Venezuela, C.A. de Corretaje de Reas		N/A	VEN	Zurich Versicherungs-Gesellschaft AG	100.00000

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich International (Bermuda) Ltd.	AA-3190185	N/A	BMU	Zurich Insurance Company Ltd, Bermuda Branch	29.26778
Zurich International (Bermuda) Ltd.	AA-3190185	N/A	BMU	Zurich Versicherungs-Gesellschaft AG	70.73222
Zurich International (UK) Limited	AA-1120018	N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich International Life Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich International Services (Luxembourg) S.A.		N/A	LUX	Zurich Eurolife S.A.	0.04000
Zurich International Services (Luxembourg) S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	99.96000
Zurich International Solutions Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich Invest AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Investment Management AG		N/A	CHE	Farmers Group, Inc.	80.00000
Zurich Investment Management AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	20.00000
Zurich Investment Management Limited		N/A	AUS	Zurich Australia Limited	100.00000
Zurich Investment Services Limited		N/A	BMU	CMSH Limited	100.00000
Zurich Investment Services (UK) Limited		N/A	GBR	Allied Zurich Holdings Limited	100.00000
Zurich Investments Chile S.A.		N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	0.00084
Zurich Investments Chile S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.99916
Zurich Investments Life S.p.A.		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per I	100.00000
Zurich Kunden Center GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich JVCompany Servicios Mexico, S.A. DE C.V.		N/A	MEX	Zurich Vida, Compania de Seguros, S.A.	0.00200
Zurich JVCompany Servicios Mexico, S.A. DE C.V.		N/A	MEX	Zurich Santander Seguros Mexico, S.A.	99.99800
Zurich Latin America Corporation	26-0530367	N/A	FL	The Zurich Services Corporation	100.00000
Zurich Latin America Holding S.L. - Sociedad Unipersonal		N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Latin American Services S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	6.32000
Zurich Latin American Services S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	93.68000
Zurich Lebensversicherungs-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Leisure Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Life Assurance plc		N/A	IRL	Zurich Holding Ireland Limited	100.00000
Zurich Life Insurance Company Ltd., Representative office Buenos Aires		N/A	ARG	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Life Insurance (Singapore) Pte Ltd		N/A	SGP	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Life SA Ltd		N/A	ZAF	Zurich Insurance Company South Africa Limited	100.00000
Zurich Management Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Minas Brasil Seguros S.A.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Pension Trustees Ireland Limited		N/A	IRL	Zurich Insurance plc	50.00000
Zurich Pension Trustees Ireland Limited		N/A	IRL	Zurich Trustee Services Limited	50.00000
Zurich Pension Trustees Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich Pensions Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Pensionskassen-Beratung AG		N/A	CHE	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Professional Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Project Finance (UK) Limited		N/A	GBR	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Properties Pty Limited		N/A	AUS	Zurich Australia Limited	40.00056
Zurich Properties Pty Limited		N/A	AUS	Zurich Australian Insurance Limited	59.99944
Zurich Property Services Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Realty, Inc.	30-0165071	N/A	MD	The Zurich Services Corporation	100.00000

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

PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Rechtsschutz-Schadenservice GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Reliable Insurance Limited		N/A	RUS	Zurich Versicherungs-Gesellschaft AG	99.90000
Zurich Reliable Insurance Limited		N/A	RUS	Zurich Versicherungs-Aktiengesellschaft	0.10000
Zurich Resseguradora Brasil S.A.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	99.99999
Zurich Resseguradora Brasil S.A.		N/A	BRA	Zurich Lebensversicherungs-Gesellschaft AG	0.00001
Zurich Risk Consulting RU		N/A	RUS	Zurich Reliable Insurance	100.00000
Zurich Risk Financing SA Limited		N/A	ZAF	Zurich Insurance Company South Africa Limited	99.98975
Zurich Risk Management Services (India) Private Limited		N/A	IND	Zurich International (Bermuda) Ltd.	1.00000
Zurich Risk Management Services (India) Private Limited		N/A	IND	Zurich Versicherungs-Gesellschaft AG	99.00000
Zurich Risk Services Asia Pacific Sdn Bhd		N/A	MYS	Zurich Management Services Limited	100.00000
Zurich Roadside Assistance Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Ruckversicherungs-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Sacramento, Inc.		N/A	CA	JFS/ZSF 1998, L.P.	100.00000
Zurich Santander Brasil Seguros e Previdência S.A.		N/A	BRA	Zurich Latin America Holding S.L. - Sociedad Unipersonal	0.22007
Zurich Santander Brasil Seguros e Previdência S.A.		N/A	BRA	Zurich Santander Holding (Spain), S.L.	99.56848
Zurich Santander Brasil Seguros S.A.		N/A	BRA	Zurich Santander Brasil Seguros e Previdência S.A.	100.00000
Zurich Santander Holding (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000
Zurich Santander Holding Dos (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000
Zurich Santander Insurance America, S.L.		N/A	ESP	Zurich Latin America Holding S.L. - Sociedad Unipersonal	51.00000
Zurich Santander Seguros Argentina S.A.		N/A	ARG	Zurich Santander Insurance America, S.L.	96.00000
Zurich Santander Seguros Argentina S.A.		N/A	ARG	Inversiones ZS America SpA	4.00000
Zurich Santander Seguros de Vida Chile S.A.		N/A	CHL	Inversiones ZS America Dos Limitada	99.78173
Zurich Santander Seguros de Vida Chile S.A.		N/A	CHL	Inversiones ZS America SpA	0.21827
Zurich Santander Seguros Generales Chile S.A.		N/A	CHL	Inversiones ZS America Dos Limitada	99.50540
Zurich Santander Seguros Generales Chile S.A.		N/A	CHL	Inversiones ZS America SpA	0.49460
Zurich Santander Seguros Mexico, S.A.		N/A	MEX	Inversiones ZS America SpA	0.00053
Zurich Santander Seguros Mexico, S.A.		N/A	MEX	Zurich Santander Insurance America, S.L.	99.99947
Zurich (Scotland) Limited Partnership		N/A	GBR	Zurich General Partner (Scotland) Ltd	100.00000
Zurich Seguros, S.A.	AA-2990865	N/A	VEN	Cursud N.V.	69.20833
Zurich Service GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Service GmbH		N/A	DEU	Zurich Versicherungs-Aktiengesellschaft	100.00000
Zurich Services (Hong Kong) Limited		N/A	HKG	Swiss Insurance Management (Hong Kong) Limited	0.00286
Zurich Services (Hong Kong) Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	99.99714
Zurich Services A.I.E.		N/A	ESP	AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Uniper	0.00008
Zurich Services A.I.E.		N/A	ESP	Bansabadell Pensiones, E.G.F.P, S.A.	0.00008
Zurich Services A.I.E.		N/A	ESP	Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros	0.00008
Zurich Services A.I.E.		N/A	ESP	Bansabadell Vida S.A. de Seguros y Reaseguros	0.00008
Zurich Services A.I.E.		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	97.18393
Zurich Services A.I.E.		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	2.81550
Zurich Services US. LLC	35-2546417	N/A	DE	Farmers Group, Inc.	50.00000
Zurich Services US. LLC	35-2546417	N/A	DE	Zurich Holding Company of America, Inc.	50.00000
Zurich Servicios de Mexico, S.A. de. C.V.		N/A	MEX	Zurich Vida, Compania de Seguros, S.A.	90.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Servicios de Mexico, S.A. de C.V.		N/A	MEX	Zurich, Compania de Seguros, S.A.	10.00000
Zurich Shared Services Ireland Limited		N/A	IRL	Zurich Holding Ireland Limited	100.00000
Zurich Shared Services S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.98667
Zurich Shared Services S.A.		N/A	CHL	Zurich Investments Chile S.A.	0.01333
Zurich Sigorta A.S.		N/A	TUR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich South America Invest AB		N/A	SWE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Specialties London Limited	AA-1120001	N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Structured Finance, Inc.		N/A	DE	Centre Financial Services Holdings Limited	100.00000
Zurich Technical and Consulting Services (Beijing) Co. Ltd.		N/A	CHN	Zurich Insurance Holdings (Hong Kong) Limited	100.00000
Zurich Technology Malaysia Sdn Bhd		N/A	MYS	Zurich Technology Services Malaysia Sdn Bhd	100.00000
Zurich Technology Services Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Training and Development Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Transitional Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Treasury Services Limited		N/A	IRL	Zurich Financial Services EUB Holdings Limited	100.00000
Zurich Trustee Company (UK) Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Trustee Services Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
Zurich UK General Employee Services Limited		N/A	GBR	Zurich UK General Services Limited	100.00000
Zurich UK General Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Versicherungs-Aktiengesellschaft	AA-1220080	N/A	AUT	Zurich Versicherungs-Gesellschaft AG	99.98125
Zurich Versicherungs-Gesellschaft AG	AA-1460190	N/A	CHE	Zurich Insurance Group Ltd.	100.00000
Zurich Vertriebs GmbH	AA-1340017	N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Vida e Previdencia S.A.		N/A	BRA	Zurich Minas Brasil Seguros S.A,	100.00000
Zurich Vida, Compania de Seguros y Reaseguros, S.A. - Sociad	AA-1840022	N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Vida, Compania de Seguros, S.A.	AA-2734111	N/A	MEX	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Warranty Solutions, Inc.	36-4453190	N/A	IL	American Zurich Insurance Company	100.00000
Zurich Whiteley Investment Trust Limited		N/A	GBR	Zurich Insurance plc	100.00000
Zurich Whiteley Trust Limited		N/A	GBR	Zurich Whiteley Investment Trust Limited	100.00000

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

Company	FEIN	NAIC	Domiciled	Ownership	%
<p>Note 1: Farmers Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Farmers Group, Inc., dba Farmers Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)</p> <p>Note 2: Farmers Texas County Mutual Insurance Company, formed and organized pursuant to Chapter 912 of the Texas Insurance Code, is managed by Farmers Group, Inc., dba Farmers Underwriters Association</p> <p>Note 3: Fire Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Fire Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)</p> <p>Note 4: Foremost County Mutual Insurance Company is managed by Foremost Insurance Company Grand Rapids, Michigan.</p> <p>Note 5: Foremost Lloyds of Texas underwriters are officers and/or directors of Foremost Insurance Company Grand Rapids, Michigan.</p> <p>Note 6: Security National Insurance Company shares held by Bristol West Holdings, Inc. are voting shares, while those held by Insurance Data Systems, G.P. are non-voting shares.</p> <p>Note 7: Truck Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Truck Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)</p> <p>Note 8: Zurich Insurance Plc operates branches in the following countries: Italy (AA-1364106), Portugal (AA-1820001), Spain (AA-1840150), and United Kingdom (AA-1780059).</p> <p>Note 9: Zurich Versicherungs-Aktiengesellschaft operates a branch in Germany (AA-1340017)</p> <p>Note 10: Zurich Versicherungs-Gesellschaft AG also known as Zurich Insurance Company, Ltd operates branches in the following countries: Bermuda (AA-3190825), Canada (AA-1560999), Hong Kong (AA-5324112), Ireland (AA-1780042), Japan (AA-1584115), and Singapore (AA-5760036). It also operates a management entity Alpina International (AA-1460010) in Switzerland.</p>					

NONE

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