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ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

Westfield Insurance Company

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

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

Country of Domicile US

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

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

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

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

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

Internet Website Address www.westfieldgrp.com

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

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

OFFICERS

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

OTHER

James Robert Clay# (Chairman)
Dennis Paul Baus (National Surety Leader)
Bambi Ann Beshire (Group Finance & Accounting Leader)
Robert William Bowers# (National Claims Leader)
Robyn Renee Hahn# (Group Marketing & Communications Leader)
Stephen Edward Lehecka (Group Actuarial Leader)
James Robert Merz# (Group Actuarial & Analytics Leader)
Kristine Lynn Neate# (National Underwriting Office Leader)
Martha Haskins Oakes (National Middle Market Leader)
Christopher Michael Paterakis (Group HR Leader)
David Campbell Peterson (National PL & SBA Leader)
Michael Joseph Prandi# (Insurance Operations Leader)
Elizabeth Margaret Riczko# (Group Underwriting & Product Leader)
Stuart Wayne Rosenberg (Group Administration Leader)
Peter Robert Schwanke (Group Risk Management Leader)
Stephen John Tien (Group IT Leader)
Craig David Welsh (Group Distribution Leader)
George Krieg Wiswesser (Group Investment Leader)

DIRECTORS OR TRUSTEES

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

State of Ohio
County of Medina } SS

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

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

Subscribed and sworn to before me this
15th day of February, 2016

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

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

ASSETS

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col. 1 - 2)	4 Net Admitted Assets
1.	Bonds (Schedule D)	1,373,521,325	0	1,373,521,325	1,343,846,250
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	39,140,560	0	39,140,560	41,899,050
	2.2 Common stocks	519,115,527	0	519,115,527	545,507,776
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	0	0	0	0
	3.2 Other than first liens	0	0	0	0
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ 0 encumbrances)	0	0	0	0
	4.2 Properties held for the production of income (less $ 0 encumbrances)	0	0	0	0
	4.3 Properties held for sale (less $ 0 encumbrances)	0	0	0	0
5.	Cash ($ 452,071 , Schedule E-Part 1), cash equivalents ($ 0 , Schedule E-Part 2) and short-term investments ($ 2,776,295 ,Schedule DA)	3,228,366	0	3,228,366	1,879,829
6.	Contract loans (including $ 0 premium notes)	0	0	0	0
7.	Derivatives (Schedule DB)	0	0	0	0
8.	Other invested assets (Schedule BA)	122,234,155	0	122,234,155	64,273,268
9.	Receivables for securities	42,880	0	42,880	10,875
10.	Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11.	Aggregate write-ins for invested assets	0	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	2,057,282,813	0	2,057,282,813	1,997,417,048
13.	Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
14.	Investment income due and accrued	19,541,339	0	19,541,339	19,347,609
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	51,734,506	5,180,974	46,553,532	47,813,592
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 1,058,427 earned but unbilled premiums)	294,075,809	105,845	293,969,964	289,030,134
	15.3 Accrued retrospective premiums ($ 0) and contracts subject to redetermination ($ 0)	0	0	0	0
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	0	0	0	0
	16.2 Funds held by or deposited with reinsured companies	0	0	0	0
	16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17.	Amounts receivable relating to uninsured plans	0	0	0	0
18.1	Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2	Net deferred tax asset	0	0	0	0
19.	Guaranty funds receivable or on deposit	0	0	0	0
20.	Electronic data processing equipment and software	52,681,239	52,681,239	0	0
21.	Furniture and equipment, including health care delivery assets ($ 0)	0	0	0	0
22.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23.	Receivables from parent, subsidiaries and affiliates	56,005,631	0	56,005,631	63,048,930
24.	Health care ($ 0) and other amounts receivable	0	0	0	0
25.	Aggregate write-ins for other-than-invested assets	121,073,618	0	121,073,618	119,396,903
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,652,394,955	57,968,058	2,594,426,897	2,536,054,216
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28.	Total (Lines 26 and 27)	2,652,394,955	57,968,058	2,594,426,897	2,536,054,216

DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. COLI CSV	121,073,618	0	121,073,618	119,396,903
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	121,073,618	0	121,073,618	119,396,903

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	623,422,228	598,818,121
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	211,329,748	203,299,994
4.	Commissions payable, contingent commissions and other similar charges	65,790,017	65,846,859
5.	Other expenses (excluding taxes, licenses and fees)	29,936,831	26,435,892
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	14,474,686	14,054,645
7.1	Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	2,104,849	12,187,641
7.2	Net deferred tax liability	5,263,511	26,461,319
8.	Borrowed money $ 78,500,000 and interest thereon $ 7,215	78,507,215	89,107,755
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 599,539,428 and including warranty reserves of $ 0 and accrued accident and health experience rating refunds including $ 0 for medical loss ratio rebate per the Public Health Service Act)	466,706,525	454,645,473
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	3,191,984	1,975,569
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (including $ 0 certified) (Schedule F, Part 8)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	991,129	0
20.	Derivatives	0	0
21.	Payable for securities	269,160	179,572
22.	Payable for securities lending	0	0
23.	Liability for amounts held under uninsured plans	0	0
24.	Capital notes $ 0 and interest thereon $ 0	0	0
25.	Aggregate write-ins for liabilities	0	0
26.	Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	1,501,987,883	1,493,012,840
27.	Protected cell liabilities	0	0
28.	Total liabilities (Line 26 and Line 27)	1,501,987,883	1,493,012,840
29.	Aggregate write-ins for special surplus funds	172,540,329	214,849,164
30.	Common capital stock	8,220,000	8,220,000
31.	Preferred capital stock	0	0
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	67,267,015	67,267,015
35.	Unassigned funds (surplus)	844,411,670	752,705,197
36.	Less treasury stock, at cost:		
	36.1 0 shares common (value included in Line 30 $ 0)	0	0
	36.2 0 shares preferred (value included in Line 31 $ 0)	0	0
37.	Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	1,092,439,014	1,043,041,376
38.	Totals (Page 2, Line 28, Column 3)	2,594,426,897	2,536,054,216

DETAILS OF WRITE-INS			
2501.		0	0
2502.		0	0
2503.		0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0
2901.	General voluntary reserve	172,540,329	214,849,164
2902.		0	0
2903.		0	0
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	172,540,329	214,849,164
3201.		0	0
3202.		0	0
3203.		0	0
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	943,274,017	914,215,664
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	471,632,917	472,675,752
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	119,524,224	107,759,149
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	323,750,933	314,514,034
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	914,908,074	894,948,935
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	28,365,943	19,266,729
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	89,760,723	79,801,733
10. Net realized capital gains (losses) less capital gains tax of $ (1,120,278) (Exhibit of Capital Gains (Losses))	(2,080,516)	13,786,478
11. Net investment gain (loss) (Line 9 plus Line 10)	87,680,207	93,588,211
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered $ 4,018,920 ,amount charged off $ 5,045,920)	(1,027,000)	(876,355)
13. Finance and service charges not included in premiums	2,979,776	3,309,490
14. Aggregate write-ins for miscellaneous income	(3,844,939)	8,013,188
15. Total other income (Line 12 through Line 14)	(1,892,163)	10,446,323
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	114,153,987	123,301,263
17. Dividends to policyholders	1,427,358	1,205,727
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)	112,726,629	122,095,536
19. Federal and foreign income taxes incurred	41,875,910	28,840,970
20. Net income (Line 18 minus Line 19) (to Line 22)	70,850,719	93,254,566
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,043,041,376	991,190,221
22. Net income (from Line 20)	70,850,719	93,254,566
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $ (14,808,092)	(27,500,742)	(3,149,689)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	6,389,716	(1,686,444)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(342,055)	(16,567,278)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	(20,000,000)
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	49,397,638	51,851,155
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,092,439,014	1,043,041,376
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Net other interest income	6,753	31,230
1402. COLI CSV	(3,851,692)	7,981,958
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	(3,844,939)	8,013,188
3701.	0	0
3702.	0	0
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	952,767,454	928,806,179
2. Net investment income	111,699,296	100,044,893
3. Miscellaneous income	(1,892,164)	10,446,322
4. Total (Line 1 through Line 3)	1,062,574,586	1,039,297,394
5. Benefit and loss related payments	447,028,810	484,763,657
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	431,993,576	420,886,891
8. Dividends paid to policyholders	1,427,358	1,225,530
9. Federal and foreign income taxes paid (recovered) net of $ (1,120,278) tax on capital gains (losses)	50,838,425	26,474,024
10. Total (Line 5 through Line 9)	931,288,169	933,350,102
11. Net cash from operations (Line 4 minus Line 10)	131,286,417	105,947,292
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	62,800,102	128,301,996
12.2 Stocks	38,286,657	42,201,377
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	20,385,233	24,566,894
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	89,589	179,571
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	121,561,581	195,249,838
13. Cost of investments acquired (long-term only):		
13.1 Bonds	113,918,326	179,835,312
13.2 Stocks	54,461,230	49,839,654
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	78,607,277	31,322,217
13.6 Miscellaneous applications	32,005	10,875
13.7 Total investments acquired (Line 13.1 through Line 13.6)	247,018,838	261,008,058
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(125,457,257)	(65,758,220)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	(10,600,540)	13,105,475
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	20,000,000
16.6 Other cash provided (applied)	6,119,917	(37,848,020)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(4,480,623)	(44,742,545)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	1,348,537	(4,553,473)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,879,829	6,433,302
19.2 End of year (Line 18 plus Line 19.1)	3,228,366	1,879,829

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	8,245,118	4,215,431	4,206,570	8,253,979
2. Allied lines	8,026,713	3,865,653	4,157,480	7,734,886
3. Farmowners multiple peril	33,531,414	15,310,035	16,226,633	32,614,816
4. Homeowners multiple peril	125,089,155	64,793,876	67,465,773	122,417,258
5. Commercial multiple peril	198,876,905	95,441,957	94,788,333	199,530,529
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	35,541,053	17,382,247	16,577,588	36,345,712
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	2,079,805	1,194,480	1,189,924	2,084,361
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	60,139,182	29,349,965	27,992,783	61,496,364
17.1 Other liability - occurrence	66,659,516	33,780,696	34,145,204	66,295,008
17.2 Other liability - claims-made	828,420	394,983	377,430	845,973
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	1,756,100	789,249	827,752	1,717,597
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	99,922,754	49,559,932	51,780,815	97,701,871
19.3, 19.4 Commercial auto liability	128,477,792	55,894,563	60,023,716	124,348,639
21. Auto physical damage	135,962,356	62,521,242	66,688,789	131,794,809
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	1,150,474	904,949	662,956	1,392,467
24. Surety	28,109,585	14,529,126	15,671,559	26,967,152
26. Burglary and theft	137,916	65,215	65,618	137,513
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	20,800,809	4,651,877	3,857,600	21,595,086
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	955,335,067	454,645,476	466,706,523	943,274,020
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	4,206,570	0	0	0	4,206,570
2. Allied lines	4,157,480	0	0	0	4,157,480
3. Farmowners multiple peril	16,226,633	0	0	0	16,226,633
4. Homeowners multiple peril	67,465,773	0	0	0	67,465,773
5. Commercial multiple peril	94,788,290	43	0	0	94,788,333
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	16,577,588	0	0	0	16,577,588
10. Financial guaranty	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0
12. Earthquake	1,189,924	0	0	0	1,189,924
13. Group accident and health	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	0	0	0	0	0
16. Workers' compensation	27,992,783	0	0	0	27,992,783
17.1 Other liability - occurrence	34,145,130	74	0	0	34,145,204
17.2 Other liability - claims-made	377,430	0	0	0	377,430
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	800,978	26,774	0	0	827,752
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	51,780,815	0	0	0	51,780,815
19.3, 19.4 Commercial auto liability	60,023,716	0	0	0	60,023,716
21. Auto physical damage	66,688,789	0	0	0	66,688,789
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	497,856	165,100	0	0	662,956
24. Surety	4,774,355	10,897,204	0	0	15,671,559
26. Burglary and theft	65,459	159	0	0	65,618
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	3,857,600	0	0	0	3,857,600
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	455,617,169	11,089,354	0	0	466,706,523
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					466,706,523
DETAILS OF WRITE-INS					
3401.	0	0	0	0	0
3402.	0	0	0	0	0
3403.	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
1. Fire	14,814,904	8,245,119	337,923	15,002,469	150,357	8,245,120
2. Allied lines	20,822,186	8,026,713	167,345	14,461,777	6,527,754	8,026,713
3. Farmowners multiple peril	64,090,471	33,531,414	0	62,095,211	1,995,260	33,531,414
4. Homeowners multiple peril	80,397,513	125,089,155	691,626	76,458,412	4,630,727	125,089,155
5. Commercial multiple peril	363,993,434	198,876,905	0	341,086,197	22,907,237	198,876,905
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	56,300,428	35,541,053	0	54,933,882	1,366,546	35,541,053
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	1,972,115	2,079,804	0	1,648,767	323,348	2,079,804
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	75,874,416	60,139,182	696,360	71,773,946	4,796,830	60,139,182
17.1 Other liability - occurrence	124,497,306	66,659,517	1,579	106,284,497	18,214,389	66,659,516
17.2 Other liability - claims-made	2,953,790	828,420	0	1,418,281	1,535,509	828,420
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	3,076,341	1,756,100	0	3,076,341	0	1,756,100
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	70,939,012	99,922,754	0	64,918,332	6,020,680	99,922,754
19.3, 19.4 Commercial auto liability	229,907,191	128,477,792	929,492	227,691,025	3,145,659	128,477,791
21. Auto physical damage	141,556,825	135,962,357	6,081	140,292,858	1,270,048	135,962,357
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	1,938,969	1,150,474	0	1,938,969	0	1,150,474
24. Surety	31,314,827	28,109,585	0	29,131,616	2,183,210	28,109,586
26. Burglary and theft	240,062	137,916	434	240,496	0	137,916
27. Boiler and machinery	6,553,574	0	0	0	6,553,574	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	20,800,809	0	0	0	20,800,809
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	1,291,243,364	955,335,069	2,830,840	1,212,453,076	81,621,128	955,335,069
DETAILS OF WRITE-INS						
3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Losses Paid Less Salvage				5	6	7	8
Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	6,217,380	3,375,218	6,380,703	3,211,895	454,059	809,205	2,856,749	34.6
2. Allied lines	7,413,026	3,792,263	7,464,451	3,740,838	837,449	1,081,854	3,496,433	45.2
3. Farmowners multiple peril	24,180,756	12,978,518	24,180,756	12,978,518	2,785,523	3,194,556	12,569,485	38.5
4. Homeowners multiple peril	42,953,175	61,531,651	43,271,011	61,213,815	19,631,055	21,259,706	59,585,164	48.7
5. Commercial multiple peril	169,637,682	88,162,606	169,637,682	88,162,606	134,641,252	133,955,463	88,848,395	44.5
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	18,610,413	11,170,330	18,610,413	11,170,330	3,502,968	3,764,927	10,908,371	30.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	0	2	(2)	0.0
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	48,385,049	33,045,652	47,674,338	33,756,363	107,723,247	116,338,857	25,140,753	40.9
17.1 Other liability - occurrence	55,976,691	23,912,307	55,976,691	23,912,307	95,021,848	86,340,044	32,594,111	49.2
17.2 Other liability - claims-made	195,175	18,082	195,175	18,082	545,932	345,252	218,762	25.9
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	1,570,892	853,904	1,570,892	853,904	11,606,089	11,843,905	616,088	35.9
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	45,409,504	58,422,086	45,409,504	58,422,086	68,513,134	65,879,490	61,055,730	62.5
19.3, 19.4 Commercial auto liability	136,821,488	74,588,688	137,219,709	74,190,467	147,889,541	126,780,873	95,299,135	76.6
21. Auto physical damage	83,106,988	75,362,388	83,110,656	75,358,720	10,749,107	10,074,283	76,033,544	57.7
22. Aircraft (all perils)	0	57	0	57	270	275	52	0.0
23. Fidelity	516,017	275,143	516,017	275,143	1,278,212	234,079	1,319,276	94.7
24. Surety	1,034,135	(1,436,803)	1,034,135	(1,436,803)	5,199,327	2,889,003	873,521	3.2
26. Burglary and theft	20,144	10,889	20,152	10,881	25,699	4,749	31,831	23.1
27. Boiler and machinery	3,122,468	0	3,122,468	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	1,189,602	0	1,189,602	13,017,515	14,021,597	185,520	0.9
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	645,170,983	447,252,581	645,394,753	447,028,811	623,422,227	598,818,120	471,632,918	50.0
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	1,068,906	265,535	1,104,004	230,437	406,807	223,622	406,807	454,059	155,287
2. Allied lines	915,443	510,274	925,975	499,742	611,216	337,706	611,216	837,448	123,332
3. Farmowners multiple peril	3,899,436	2,087,555	3,899,436	2,087,555	1,292,532	697,967	1,292,532	2,785,522	608,873
4. Homeowners multiple peril	12,072,640	15,665,721	12,201,569	15,536,792	2,446,144	4,094,262	2,446,144	19,631,054	2,976,020
5. Commercial multiple peril	152,884,541	79,289,286	152,884,541	79,289,286	101,680,005	55,351,966	101,680,005	134,641,252	90,695,578
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	7,111,251	2,590,604	7,111,251	2,590,604	1,414,699	912,364	1,414,699	3,502,968	652,011
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	37
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	90,470,799	65,576,648	92,649,960	63,397,487	65,053,108	45,909,889	66,637,238	107,723,246	21,286,091
17.1 Other liability - occurrence	49,222,346	29,518,509	49,222,346	29,518,509	116,607,949	65,503,339	116,607,949	95,021,848	27,796,488
17.2 Other liability - claims-made	934,500	457,816	934,500	457,816	163,179	88,117	163,179	545,933	53,027
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	4,717,553	2,590,121	4,717,553	2,590,121	15,376,169	9,015,968	15,376,169	11,606,089	5,476,644
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	69,579,020	54,289,900	69,579,020	54,289,900	10,073,603	14,223,234	10,073,603	68,513,134	17,244,640
19.3, 19.4 Commercial auto liability	144,044,123	78,694,337	144,498,359	78,240,101	126,050,154	69,893,925	126,294,639	147,889,541	37,362,377
21. Auto physical damage	5,448,509	4,916,439	5,448,303	4,916,645	7,185,331	5,832,941	7,185,810	10,749,107	1,755,259
22. Aircraft (all perils)	0	270	0	270	0	0	0	270	0
23. Fidelity	930,000	510,300	930,000	510,300	1,299,928	767,912	1,299,928	1,278,212	307,676
24. Surety	1,068,075	2,845,318	1,068,075	2,845,318	2,740,035	2,354,010	2,740,035	5,199,328	4,835,304
26. Burglary and theft	40,850	22,130	40,896	22,084	6,355	3,615	6,355	25,699	1,103
27. Boiler and machinery	1,469,583	0	1,469,583	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	2,080,888	0	2,080,888	XXX	10,936,627	0	13,017,515	0
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	545,877,575	341,911,651	548,685,371	339,103,855	452,407,214	286,147,464	454,236,308	623,422,225	211,329,747
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	63,001,817	0	0	63,001,817
1.2 Reinsurance assumed	38,016,077	0	0	38,016,077
1.3 Reinsurance ceded	63,228,782	0	0	63,228,782
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	37,789,112	0	0	37,789,112
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	179,420,900	0	179,420,900
2.2 Reinsurance assumed excluding contingent	0	139,214,273	0	139,214,273
2.3 Reinsurance ceded excluding contingent	0	179,915,383	0	179,915,383
2.4 Contingent - direct	0	36,798,916	0	36,798,916
2.5 Contingent - reinsurance assumed	0	32,215,653	0	32,215,653
2.6 Contingent - reinsurance ceded	0	36,798,916	0	36,798,916
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	170,935,443	0	170,935,443
3. Allowances to manager and agents	0	1,356,232	0	1,356,232
4. Advertising	0	1,659,561	0	1,659,561
5. Boards, bureaus and associations	1,235,804	4,642,011	0	5,877,815
6. Surveys and underwriting reports	0	4,178,468	0	4,178,468
7. Audit of assureds' records	0	444,181	0	444,181
8. Salary and related items:				
8.1 Salaries	33,564,153	51,323,147	1,268,032	86,155,332
8.2 Payroll taxes	2,542,928	3,784,193	78,294	6,405,415
9. Employee relations and welfare	11,705,821	18,430,352	712,756	30,848,929
10. Insurance	1,231	1,565,195	32	1,566,458
11. Directors' fees	0	0	0	0
12. Travel and travel items	2,201,839	2,986,636	28,407	5,216,882
13. Rent and rent items	2,949,060	5,262,240	76,977	8,288,277
14. Equipment	697,041	1,221,965	3,652	1,922,658
15. Cost or depreciation of EDP equipment and software	4,866,149	2,636,174	11,277	7,513,600
16. Printing and stationery	245,517	797,904	7,662	1,051,083
17. Postage, telephone and telegraph, exchange and express	961,737	2,278,911	91,752	3,332,400
18. Legal and auditing	286,750	2,175,152	133,876	2,595,778
19. Totals (Line 3 through Line 18)	61,258,030	104,742,322	2,412,715	168,413,067
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 27,044	0	20,181,337	0	20,181,337
20.2 Insurance department licenses and fees	0	739,263	0	739,263
20.3 Gross guaranty association assessments	0	338,412	0	338,412
20.4 All other (excluding federal and foreign income and real estate)	0	1,116,650	0	1,116,650
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	22,375,662	0	22,375,662
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	20,477,081	25,697,505	1,139,577	47,314,163
25. Total expenses incurred	119,524,223	323,750,932	3,552,292	(a) 446,827,447
26. Less unpaid expenses - current year	211,329,748	106,964,576	3,236,961	321,531,285
27. Add unpaid expenses - prior year	203,299,994	103,712,751	2,624,647	309,637,392
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	111,494,469	320,499,107	2,939,978	434,933,554
DETAILS OF WRITE-INS				
2401. Electronic data processing service	11,259,448	14,644,584	424,320	26,328,352
2402. Management fee	2,220,332	6,969,216	642,500	9,832,048
2403. Unallocated LAE reserve change and other ULAE	6,447,053	0	0	6,447,053
2498. Summary of remaining write-ins for Line 24 from overflow page	550,248	4,083,705	72,757	4,706,710
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	20,477,081	25,697,505	1,139,577	47,314,163

(a) Includes management fees of $ 9,832,048 to affiliates and $ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 11,036,395	10,966,087
1.1	Bonds exempt from U.S. tax	(a) 6,587,134	6,560,673
1.2	Other bonds (unaffiliated)	(a) 33,694,762	34,296,962
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 225,116	225,116
2.11	Preferred stocks of affiliates	(b) 567,977	567,977
2.2	Common stocks (unaffiliated)	36,587,317	36,275,616
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 1,290	1,290
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	5,018,071	5,018,071
9.	Aggregate write-ins for investment income	103,391	106,843
10.	Total gross investment income	93,821,453	94,018,635
11.	Investment expenses		(g) 3,552,292
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 705,620
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		4,257,912
17.	Net investment income (Line 10 minus Line 16)		89,760,723
	DETAILS OF WRITE-INS		
0901.	Westfield Credit Corp Loan	103,391	106,843
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	103,391	106,843
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $ 235,020 accrual of discount less $ 21,755,009 amortization of premium and less $ 946,537 paid for accrued interest on purchases.
(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.
(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 0 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	6,972	0	6,972	0	0
1.2	Other bonds (unaffiliated)	69,868	0	69,868	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(291,208)	(1,238,990)	(1,530,198)	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	8,625,824	(11,092,628)	(2,466,804)	(41,328,309)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	1,949,646	(1,230,278)	719,368	(980,525)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	10,361,102	(13,561,896)	(3,200,794)	(42,308,834)	0
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Line 1 to Line 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	5,180,974	5,119,729	(61,245)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	105,845	62,831	(43,014)
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	52,681,239	52,443,443	(237,796)
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	57,968,058	57,626,003	(342,055)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	57,968,058	57,626,003	(342,055)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0
2501.	0	0	0
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies and Going Concern -

A. Accounting Practices

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

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

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

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

	State of Domicile	12/31/2015	12/31/2014
NET INCOME			
(1) Westfield Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	$ 70,850,719	$ 93,254,566
(2) State Prescribed Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	$ 70,850,719	$ 93,254,566
SURPLUS			
(5) Westfield Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	$ 1,092,439,014	$ 1,043,041,376
(6) State Prescribed Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	$ 1,092,439,014	$ 1,043,041,376

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

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

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

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

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

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

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

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

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

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

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

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

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

(13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

D. Going Concern

Management has evaluated the Company's viability and has no doubt as to the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors-

The Company did not have any material changes in accounting principles or correction of errors during the year.

3. Business Combinations and Goodwill- Not applicable

4. Discontinued Operations-

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

5. Investments-

A. Mortgage Loans, including Mezzanine Real Estate Loans

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

B. Debt Restructuring

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

C. Reverse Mortgages

The Company does not invest in reverse mortgages.

D. Loan-Backed Securities

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

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

(4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2015 are summarized below:

Less than 12 Months		12 Months or Longer		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
$ 60,365,311	$ (382,593)	$ 0	$ 0	$ 60,365,311	$ (382,593)

NOTES TO FINANCIAL STATEMENTS

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

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

F. Real Estate- Not applicable

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

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

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.00%	0.00%
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0	0	0	0	0.00%	0.00%
i. FHLB capital stock	5,615,800	0	0	0	5,615,800	5,615,800	0	5,615,800	0.21%	0.22%
j. On deposit with states	11,805,481	0	0	0	11,805,481	11,779,976	25,505	11,805,481	0.45%	0.46%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	159,135,758	0	0	0	159,135,758	161,121,757	(1,985,999)	159,135,758	6.00%	6.13%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0.00%	0.00%
n. Other restricted assets	0	0	0	0	0	0	0	0	0.00%	0.00%
o. Total Restricted Assets	$ 176,557,039	$ 0	$ 0	$ 0	$176,557,039	$ 178,517,533	$ (1,960,494)	$176,557,039	6.66%	6.81%

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

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

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

I. Working Capital Finance Investments
The Company does not hold any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities
The Company does not hold any investments involving offsetting and netting of assets and liabilities.

K. Structured Notes
Structured notes held by the Company as of December 31, 2015 are summarized below:

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carry Value	Mortgage-Referenced Security (YES/NO)
06053E888	$3,000,000	$3,180,000	$ 3,000,000	NO
46625H365	1,390,560	1,390,560	1,390,560	NO
Total	$ 4,390,560	$ 4,570,560	$ 4,390,560	XXX

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

B. The Company recognized an impairment of $619,514 on its investment in New York Life Investment Management Mezzanine Partners II, LP. The impairment amount recognized represents the Company's pro rata share of administrative expenses for which capital was called but will not be recoverable.

The Company recognized an impairment of $143,064 on its investment in GS Mezzanine Partners V, LP. The impairment amount recognized represents the Company's pro rata share of administrative expenses for which capital was called but will not be recoverable.

The Company recognized an impairment of $467,700 on its investment in Argosy Investment Partners V, LP. The impairment amount recognized represents the Company's pro rata share of an underlying investment which the partnership has written down.

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

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

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes-

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

1

	12/31/2015 (1) Ordinary	12/31/2015 (2) Capital	12/31/2015 (3) (Col 1 + 2) Total
(a) Gross deferred tax assets	$ 61,388,021	$ 38,596,683	$ 99,984,704
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	61,388,021	38,596,683	99,984,704
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	61,388,021	38,596,683	99,984,704
(f) Deferred tax liabilities	41,249,427	63,998,788	105,248,215
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	$ 20,138,594	$ (25,402,105)	$ (5,263,511)

	12/31/2014 (4) Ordinary	12/31/2014 (5) Capital	12/31/2014 (6) (Col 4 + 5) Total
(a) Gross deferred tax assets	$ 61,150,031	$ 29,184,063	$ 90,334,094
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	61,150,031	29,184,063	90,334,094
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	61,150,031	29,184,063	90,334,094
(f) Deferred tax liabilities	38,121,305	78,674,108	116,795,413
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	$ 23,028,726	$ (49,490,045)	$ (26,461,319)

	Change (7) (Col 1 - 4) Ordinary	Change (8) (Col 2 - 5) Capital	Change (9) (Col 7 + 8) Total
(a) Gross deferred tax assets	$ 237,990	$ 9,412,620	$ 9,650,610
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	237,990	9,412,620	9,650,610
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	237,990	9,412,620	9,650,610
(f) Deferred tax liabilities	3,128,122	(14,675,320)	(11,547,198)
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	$ (2,890,132)	$ 24,087,940	$ 21,197,808

2 Admission calculation components SSAP No. 101:

	12/31/2015 (1) Ordinary	12/31/2015 (2) Capital	12/31/2015 (3) (Col 1 + 2) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 50,320,412	$ 9,698,176	$ 60,018,588
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b) 1 and 2(b) 2 below)	11,623,781	0	11,623,781
1 Adjusted gross DTA expected to be realized following BS date	11,623,781	0	11,623,781
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	155,963,666
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	(556,173)	28,898,241	28,342,068
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 61,388,020	$ 38,596,417	$ 99,984,437

	12/31/2014 (4) Ordinary	12/31/2014 (5) Capital	12/31/2014 (6) (Col 4 + 5) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 46,993,276	$ 7,431,578	$ 54,424,854
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b) 1 and 2(b) 2 below)	10,859,914	0	10,859,914
1 Adjusted gross DTA expected to be realized following BS date	10,859,914	0	10,859,914
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	148,396,726
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	3,296,841	21,752,485	25,049,326
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 61,150,031	$ 29,184,063	$ 90,334,094

	Change (7) (Col 1 - 4) Ordinary	Change (8) (Col 2 - 5) Capital	Change (9) (Col 7 + 8) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 3,327,136	$ 2,266,598	$ 5,593,734
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b) 1 and 2(b) 2 below)	763,867	0	763,867
1 Adjusted gross DTA expected to be realized following BS date	763,867	0	763,867
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	7,566,940
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	(3,853,014)	7,145,756	3,292,742
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 237,989	$ 9,412,354	$ 9,650,343

NOTES TO FINANCIAL STATEMENTS

3

	2015	2014
(a) Ratio percentage used to determine recovery period and threshold limitation amount	932.4%	940.1%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 (b) 2 above	$ 1,039,757,775	$ 989,311,509

4 Impact of tax planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	12/31/2015		
	(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1 + 2) Total Percent
1 Adjusted gross DTAs amounts from note 9A1 (c)	$ 61,388,021	$ 38,596,683	$ 99,984,704
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 61,388,021	$ 38,596,683	$ 99,984,704
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%

	12/31/2014		
	(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent
1 Adjusted gross DTAs amounts from note 9A1 (c)	$ 61,150,031	$ 29,184,063	$ 90,334,094
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 61,150,031	$ 29,184,063	$ 90,334,094
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%

	Change		
	(7) (Col 1 - 4) Ordinary Percent	(8) (Col 2 - 5) Capital Percent	(9) (Col 7 + 8) Total Percent
1 Adjusted gross DTAs amounts from note 9A1 (c)	$ 237,990	$ 9,412,620	$ 9,650,610
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 237,990	$ 9,412,620	$ 9,650,610
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%

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

B Deferred tax liabilities that are not recognized:

There are no temporary differences for which deferred tax liabilities are not recognized.

C

1 Current income taxes incurred consist of the following major components:	(1) 12/31/2015	(2) 12/31/2014	(Col 1 - 2) Change
(a) Federal	$ 39,505,605	$ 35,281,821	$ 4,223,784
(b) Foreign	108,648	106,020	2,628
(c) Subtotal	39,614,253	35,387,841	4,226,412
(d) Federal income tax on net capital gain	1,120,278	(7,423,488)	8,543,766
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	1,141,379	876,617	264,762
(g) Federal and foreign income taxes incurred	$ 41,875,910	$ 28,840,970	$ 13,034,940

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

Deferred tax assets:	(1) 12/31/2015	(2) 12/31/2014	(Col 1 - 2) Change
(a) Ordinary deferred tax assets:			
1 Discounting of Unpaid Losses	$ 10,825,889	$ 13,316,794	$ (2,490,905)
2 Unearned premium reserve	33,745,407	32,901,133	844,274
3 Investments	14,525	14,525	0
4 Guarantee fund accrual	0	0	0
5 Salvage and subrogation	6,123,729	6,284,528	(160,799)
6 Fixed assets	0	0	0
7 Compensation and Benefits Accrual	0	73,546	(73,546)
8 Pension accrual	10,593,539	8,445,739	2,147,800
9 Other assets (including item <5% of total)	84,932	113,766	(28,834)
(99) Subtotal	61,388,021	61,150,031	237,990
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted ordinary deferred tax assets	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	61,388,021	61,150,031	237,990
(e) Capital deferred tax assets:			
1 Investments	13,715,826	9,990,631	3,725,195
2 Net capital loss carryforward	0	0	0
3 Fixed assets	21,492,053	16,699,265	4,792,788
4 Other assets (including item <5% of total)	3,388,804	2,494,167	894,637
(99) Subtotal	38,596,683	29,184,063	9,412,620
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted capital deferred tax assets	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	38,596,683	29,184,063	9,412,620
(i) Admitted deferred tax assets (2d + 2h)	$ 99,984,704	$ 90,334,094	$ 9,650,610

NOTES TO FINANCIAL STATEMENTS

3 Deferred tax liabilities:

(a) Ordinary deferred tax liabilities			
1 Investments	$ 348,015	$ 457,110	$ (109,095)
2 Fixed assets	36,261,495	32,033,340	4,228,155
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	0	0	0
5 Other liabilities (including item <5% of total)	4,639,917	5,630,855	(990,938)
(99) Subtotal	41,249,427	38,121,305	3,128,122
(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	62,987,131	77,795,223	(14,808,092)
2 Investments	1,011,657	878,885	132,772
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	63,998,788	78,674,108	(14,675,320)
(c) Deferred tax liabilities (3a99 + 3b99)	$ 105,248,215	$ 116,795,413	$ (11,547,198)

4 Net admitted deferred tax asset / (liability) (2i - 3c)	$ (5,263,511)	$ (26,461,319)	$ 21,197,808

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

	12/31/2015	12/31/2014	Change
Net deferred tax asset (liability)	$ (5,263,511)	$ (26,461,319)	$ 21,197,808
Tax-effect of unrealized gains and losses	(62,987,131)	(77,795,223)	14,808,092
Net tax effect without unrealized gains and losses	$ 57,723,620	$ 51,333,904	$ 6,389,716
Change in deferred income tax			$ 6,389,716

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

	12/31/2015	12/31/2014
1 Income taxes incurred, gross of capital gains tax (benefit)	$ 40,755,632	$ 36,264,458
2 Change in deferred income tax (without tax on unrealized gains and losses)	(6,389,716)	1,686,445
3 Total income tax reported	$ 34,365,916	$ 37,950,903
4 Statutory income before taxes, gross of capital gains tax (benefit)	111,606,351	129,519,025
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	39,062,223	45,331,659
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	$ (2,561,971)	$ (2,522,170)
b. Nondeductible expenses for meals, penalties, and lobbying	312,725	320,865
c. Tax exempt income	(1,129,278)	(5,517,057)
d. Prior period adjustment	37,485	(426,244)
e. Deferred tax benefit (expense) on nonadmitted assets	(1,542,232)	1,087,702
f. Deferred tax benefit (expense) on retirement liability	0	0
g. Appreciation on donated property	0	0
h. IRC 832(b)(5) adjustment	726,082	755,365
i. Other	(539,118)	(1,079,217)
7 Total federal income tax reported	$ 34,365,916	$ 37,950,903

E Operating loss carryforward

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

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

	Ordinary	Capital	Total
2015	$ 40,625,883	$ 0	$ 40,625,883
2014	$ 29,977,963	$ 7,423,488	$ 37,401,451
2013	$ 0	$ 15,271,421	$ 15,271,421

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

F Consolidated Federal Income Tax Return

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

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

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

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties-

A. The Company is owned and operated by its parent company, OFIC.

B. The Company received preferred dividend distributions from Westfield Bancorp, Inc. as follows:

December 17, 2015	$ 130,356
September 17, 2015	155,096
June 18, 2015	128,940
March 19, 2015	153,586
December 18, 2014	169,368
September 18, 2014	140,940
June 19, 2014	144,491
March 20, 2014	144,555

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

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

NOTES TO FINANCIAL STATEMENTS

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

D. Affiliated Balances due to and from the Company at 12/31/2015 and 12/31/2014 respectively were:

	12/31/2015	12/31/2014
Ohio Farmers Insurance Company	$ 0	$ 6,046,751
Westfield Credit Corp.*	56,005,631	57,002,179
Affiliated Receivable	$ 56,005,631	$ 63,048,930
Ohio Farmers Insurance Company	$ 991,129	$ 0
Affiliated Payable	$ 991,129	$ 0

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

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

E. Guarantees or Undertakings, Written or Otherwise
The Company has given commitments to affiliated companies. The details of these commitments are described in Note 14 A-1.

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

G. The Company is owned and operated by its parent company, OFIC.

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

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

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

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

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

M. SCA Investments

		Current Year			Prior Year					
CUSIP Identification	Description Name of Subsidiary, Controlled, or Affiliated Company	Gross Asset Amount (Balance Sheet column 1)	Nonadmitted Asset Amount (Balance Sheet column 2)	Net Admitted Asset Amount (Balance Sheet column 3)	Net Admitted Asset Amount (Balance Sheet column 4)	Date of Filing to NAIC	Type of NAIC Filing (Sub-1, Sub-2, or Resubmission of Disallowed Filing)	NAIC Response Received (yes/no)	NAIC Valuation (Amount)	NAIC Disallowed Entity's Valuation Method, Resubmission Required (yes/no)
96012*11-2	Westfield Bancorp Preferred	37,750,000	-	37,750,000	37,750,000	12/31/2014	Sub-2	yes	37,750,000	no

N. Insurance SCA Investments- Not applicable

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

B. Federal Home Loan Bank Agreements (FHLB)
(1) The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has borrowed funds in the form of both revolving lines of credit and fixed term LIBOR based advance instruments. It is part of the Company's strategy to utilize these funds for general business purposes. The Company has determined the maximum borrowing capacity to be $170,263,975 based on the FHLB Additional Borrowing Capacity statement published at the time of this report.

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

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	$ 0	$ 0	$ 0
(b) Membership Stock - Class B	3,043,265	3,043,265	0
(c) Activity Stock	2,572,535	2,572,535	0
(d) Excess Stock	0	0	0
(e) Aggregate Total	5,615,800	5,615,800	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	170,183,069	XXX	XXX

2. Prior Year-end

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

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

Membership Stock	Current Year Total	Not Eligible for Redemption	Less Than 6 Months	6 months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
1. Class A	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
2. Class B	3,043,265	0	0	0	0	3,043,265

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

1. Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$ 177,535,175	$ 159,135,758	$ 78,500,000

2. Current Year General Account

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$ 177,535,175	$ 159,135,758	$ 78,500,000

3. Current Year Protected Cell Accounts - Not applicable

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

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

b. Maximum Amount Pledged During Reporting Period

1. Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	$ 179,668,463	$ 159,564,104	$ 83,900,000

2. Current Year General Account

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	$ 179,668,463	$ 159,564,104	$ 83,900,000

3. Current Year Protected Cell Accounts - Not applicable

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

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

(4) Borrowing from FHLB

a. Amount as of the Reporting Date

1. Current Year

	1 Total 2+3	2 General Account	3 Protected Cell Accounts	4 Funding Agreements Reserves Established
(a) Debt	$ 78,500,000	$ 78,500,000	$ 0	XXX
(b) Funding Agreements	0	0	0	0
(c) Other	0	0	0	XXX
(d) Aggregate Total	78,500,000	78,500,000	0	0

2. Prior Year-end

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

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Debt	$ 91,900,000	$ 91,900,000	$ 0
2. Funding Agreements	0	0	0
3. Other	0	0	0
4. Aggregate Total	91,900,000	91,900,000	0

c. FHLB - Prepayment Obligations	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	Not applicable
3. Other	Not applicable

NOTES TO FINANCIAL STATEMENTS

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

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

The Company's parent, OFIC, sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2015, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2015 and 2014:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2015	2014	2015	2014
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 402,180,271	$ 312,568,278
2. Service cost	0	0	13,375,654	10,083,138
3. Interest cost	0	0	17,605,281	16,423,223
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(27,705,280)	75,075,327
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(12,380,504)	(11,969,695)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 393,075,422	$ 402,180,271

b. Postretirement Benefits

	Overfunded		Underfunded	
	2015	2014	2015	2014
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 41,474,321	$ 34,906,398
2. Service cost	0	0	926,940	802,929
3. Interest cost	0	0	1,732,127	1,799,740
4. Contribution by plan participants	0	0	1,433,849	1,486,208
5. Actuarial (gain) loss	0	0	(2,685,245)	5,956,033
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(3,660,834)	(3,476,987)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 39,221,158	$ 41,474,321

c. Nonqualified Benefits

	Overfunded		Underfunded	
	2015	2014	2015	2014
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 74,198,334	$ 60,722,989
2. Service cost	0	0	14,104,622	2,013,834
3. Interest cost	0	0	3,660,110	3,088,909
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(3,501,056)	12,742,809
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(4,463,422)	(4,370,207)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 83,998,588	$ 74,198,334

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Fair value of plan assets at beginning of year	$ 327,296,652	$ 298,150,100	$ 31,109,814	$ 30,496,366	$ 0	$ 0
b. Actual return on plan assets	(4,542,473)	29,716,247	(125,766)	2,814,491	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	12,100,000	11,400,000	165,245	132,128	4,463,422	4,370,207
e. Plan participants' contributions	0	0	1,433,849	1,486,208	0	0
f. Benefits paid	(12,380,504)	(11,969,695)	(3,960,834)	(3,819,379)	(4,463,422)	(4,370,207)
g. Business combinations, divestitures, and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$ 322,473,675	$ 327,296,652	$ 28,622,308	$ 31,109,814	$ 0	$ 0

(3) Funded status

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
Overfunded:						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	$ 50,591,040	$ 50,663,005	$ 2,299,571	$ 3,061,752	$ 0	$ 0
2. Overfunded plan assets	(50,591,040)	(50,663,005)	(2,299,571)	(3,061,752)	0	0
3. Total assets (nonadmitted)	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
Underfunded:						
b. Liabilities recognized						
1. Accrued benefit costs	$ 0	$ 0	$ 0	$ 0	$ 61,655,671	$ 46,253,100
2. Liability for benefits	70,601,747	74,883,619	9,885,189	8,383,523	22,342,917	27,945,234
3. Total liabilities recognized	$ 70,601,747	$ 74,883,619	$ 9,885,189	$ 8,383,523	$ 83,998,588	$ 74,198,334
c. Unrecognized liabilities	$ 0	$ 0	$ 713,661	$ 1,980,984	$ 0	$ 0

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Service cost	$ 13,375,654	$ 10,083,138	$ 926,940	$ 802,929	$ 14,104,622	$ 2,013,834
b. Interest cost	17,605,281	16,423,223	1,732,127	1,799,740	3,660,110	3,088,909
c. Expected return on plan assets	(27,904,296)	(25,191,700)	(2,399,864)	(2,348,063)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	8,252,309	2,489,491	286,381	0	1,489,251	513,603
f. Prior service cost or credit	843,017	2,812,961	188,658	384,349	612,010	612,010
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$ 12,171,965	$ 6,617,113	$ 734,242	$ 638,955	$ 19,865,993	$ 6,228,356

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Items not yet recognized as a component of net periodic cost - prior year	$ (125,546,624)	$ (60,298,296)	$ (13,426,259)	$ (8,358,681)	$ (27,945,234)	$ (16,328,038)
b. Net transition asset or obligation recognized	0	0	0	0	0	0
c. Net prior service cost or credit arising during the year	0	0	0	0	0	0
d. Net prior service cost or credit recognized	843,017	2,812,961	188,658	384,349	612,010	612,010
e. Net gain or loss arising during the year	(4,741,489)	(70,550,780)	52,799	(5,451,927)	3,501,056	(12,742,809)
f. Net gain or loss recognized	8,252,309	2,489,491	286,381	0	1,489,251	513,603
g. Items not yet recognized as a component of net periodic cost - current year	$ (121,192,787)	$ (125,546,624)	$ (12,898,421)	$ (13,426,259)	$ (22,342,917)	$ (27,945,234)

NOTES TO FINANCIAL STATEMENTS

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	541,067	843,017	343,646	188,658	612,010	612,010
c. Net recognized gains and losses	7,577,466	7,732,702	294,302	300,386	802,739	1,327,374

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	2,051,415	2,894,432	5,388,972	5,577,630	5,187,250	5,799,260
c. Net recognized gains and losses	119,141,372	122,652,192	7,509,449	7,848,629	17,155,667	22,145,974
d. Total amounts in unassigned funds (surplus)	$ 121,192,787	$ 125,546,624	$ 12,898,421	$ 13,426,259	$ 22,342,917	$ 27,945,234

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Weighted-average discount rate	4.25%	5.13%	4.22%	5.06%	4.17%	4.93%
b. Expected long-term rate of return on plan assets	8.45%	8.375%	8.00%	8.00%	NA	NA
c. Rate of compensation increase	3.50%	3.00%**	NA	NA	3.50%	3.00%**
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:						
d. Weighted average discount rate	4.66%	4.25%	4.62%	4.22%	4.55%	4.17%
e. Rate of compensation increase*	3.00%	3.50%	NA	NA	3.00%	3.50%

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

** Rate of compensation increase assumed to be 3.0% for 2014-2015 and 3.5% for 2016+.

For measurement purposes, a 6.75% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2015 (7.00% for 2014). The rate is assumed to decrease to 6.50% for 2016, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

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

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was $348,893,992 for 2015 and $356,695,802 for 2014. The amount of the accumulated benefit obligation for the Nonqualified Plan was $79,759,914 for 2015 and $69,786,836 for 2014.

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

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

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

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

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	$ (12,514)	$ 10,175
b. Effect on postretirement benefit obligation	$ (245,135)	$ 213,133

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

Year (s)	Pension	Postretirement	Nonqualified	Total
a. 2016	$ 14,089,682	$ 2,301,927	$ 5,396,054	$ 21,787,663
b. 2017	15,028,228	2,293,698	5,347,431	22,669,357
c. 2018	15,965,928	2,272,118	5,307,098	23,545,144
d. 2019	16,929,408	2,255,787	5,274,201	24,459,396
e. 2020	17,899,871	2,254,028	5,238,409	25,392,308
f. 2021 through 2025	104,499,323	10,806,973	25,633,046	140,939,342

(13) OFIC may not have any regulatory pension plan contribution requirements for 2016; however, OFIC currently intends to make a voluntary contribution of approximately $12,900,000 to the defined benefit pension plan with reference to OFIC's contribution funding guidelines.

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

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

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

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

In accordance with SSAP No. 92 and 102, management revised its estimate of the recognition of the transition liability. Based on the actuarial information, OFIC estimates that the unrecorded transition liability at 12/31/2015 will be fully recognized in 2016. Below is a recap of the transition liability activity:

	Pension	Postretirement	Nonqualified	Total
Transition liability at 1/1/2013	$ 128,481,443	$ 17,775,697	$ 15,038,563	$ 161,295,703
Transition liability recognized at adoption	(86,366,641)	(6,844,979)	(15,038,563)	(108,250,183)
Unrecorded transition liability at 1/1/2013	42,114,802	10,930,718	0	53,045,520
Required offset due to actuarial gains	(42,114,802)	(7,735,210)	0	(49,850,012)
Unrecorded transition liability at 12/31/2013	0	3,195,508	0	3,195,508
Transition liability recognized during 2014	0	(1,214,524)	0	(1,214,524)
Unrecorded transition liability at 12/31/2014	0	1,980,984	0	1,980,984
Transition liability recognized during 2015	0	(1,214,524)	0	(1,214,524)
Required offset due to actuarial gains	0	(52,799)	0	(52,799)
Unrecorded transition liability at 12/31/2015	$ 0	$ 713,661	$ 0	$ 713,661

B. Plan asset information:

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

	2015	2014	Target Allocation
a. Debt Securities	43.0%	38.0%	35.0% - 45.0%
b. Equity Securities	56.0%	61.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

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

The investments fund portfolio will have the following overall characteristics:

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

The funds shall be managed by the BAC, utilizing investment advice provided under an agreement with OFIC. The BAC annually reviews the investment plan and formula.

C. (1) Fair Value Measurements of Plan Assets at December 31, 2015

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 15,644,915	$ 0	$ 0	$ 15,644,915
Consumer staples	26,242,471	0	0	26,242,471
Energy	9,747,521	0	0	9,747,521
Financials	18,209,570	0	0	18,209,570
Health care	26,409,296	0	0	26,409,296
Industrials	18,854,536	0	0	18,854,536
Information technology	19,026,790	0	0	19,026,790
Materials	5,503,980	0	0	5,503,980
Money managers	10,573,591	0	0	10,573,591
Real Estate Investment Trust	1,231,880	0	0	1,231,880
Telecommunication services	4,906,620	0	0	4,906,620
Utilities	1,473,885	0	0	1,473,885
Preferred stocks:				
Energy	347,640	0	0	347,640
Mutual funds	21,056,568	0	0	21,056,568
Money market fund	0	1,240,064	0	1,240,064
Fixed income securities:				
U.S. Government and agency obligations	31,538,227	20,451,265	0	51,989,492
Other Government obligations	0	3,873,690	0	3,873,690
Corporate bonds	0	56,447,165	0	56,447,165
Mortgage-backed securities	0	24,655,815	0	24,655,815
Other types of investments:				
Conditional participation certificates of deposit *	0	2,067,550	0	2,067,550
Total Pension Plan Assets	$ 210,767,490	$ 108,735,549	$ 0	$ 319,503,039

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 5,289,704	$ 0	$ 0	$ 5,289,704
OFIC Group Health Benefit 401(h):				
Mutual Funds	23,596,824	0	0	23,596,824
Total Postretirement Plan Assets	$ 28,886,528	$ 0	$ 0	$ 28,886,528

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

Fair Value Measurements of Plan Assets at December 31, 2014

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

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

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

(2) There were no fair value measurements of plan assets that used significant unobservable inputs (Level 3) in 2015 or 2014.

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

NOTES TO FINANCIAL STATEMENTS

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

There were no transfers into or out of Level 1, 2 or 3 during 2015 or 2014.

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

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

E. Defined Contribution Plan

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

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was $2,405,139 and $2,311,802 for 2015 and 2014, respectively.

At December 31, 2015, the total fair market value of the defined contribution plan assets was $230,031,963, including unrealized gains and losses and participant loans.

F. Multiemployer Plans - Not applicable

G. Consolidated/Holding Company Plans - Not applicable

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

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

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

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

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

	2015	2014
Medical	$ 1,278,648	$ 1,374,025
Prescription	1,885,887	1,741,332
Dental premiums	322,387	302,333
Life insurance premiums	216,167	187,307
Administration fees	251,817	204,770
ACA transitional reinsurance contribution	5,928	9,612
Gross benefits paid	$ 3,960,834	$ 3,819,379

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

Subsidy received during calendar year (for plan years 2013 and 2012, respectively)	$ 288,984	$ 342,392
Expected subsidy receivable (for plan years 2015/2014 and 2014/2013, respectively)	$ 588,984	$ 684,784

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

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

(11) Surplus Notes- Not applicable

(12-13) Quasi-Reorganizations- Not applicable

14. Contingencies-

A. Contingent Commitments

(1) At December 31, 2015, the Company had unfunded commitments of $128,279,726 related to its investments in limited partnerships and limited liability companies.

On August 13, 2015, the Company entered into a 48 month revolving line of credit (RLOC) with Westfield Credit Corp. (Credit) to provide borrowing capacity up to $100,000,000. This agreement terminated and replaced a July 28, 2014 RLOC with Credit that also provided borrowing capacity up to $100,000,000. The purpose of the August 13, 2015 agreement was to include terms that allow Credit flexibility in utilizing additional borrowing instruments. The outstanding balance of $64,000,000 was rolled into the new agreement at the date of execution. The outstanding balance and accrued interest of the August 13, 2015 RLOC at December 31, 2015 was $56,000,000 and $544, respectively. The Company foresees no circumstances which would prevent its ability to evaluate and honor requests from Credit.

On January 15, 2013, both the Company and OFIC gave Westfield Bank and Westfield Bancorp, Inc. a shared commitment effective January 1, 2013 through December 31, 2017 to provide additional capital up to $6,000,000. Neither the Company nor OFIC made any contributions during 2015 or 2014. The Company foresees no circumstances which will prevent its ability to honor the commitment.

(2) The Company was not a guarantor of any obligations as of December 31, 2015.

(3) The Company has no guarantee obligations as of December 31, 2015.

B. Assessments-

(1) On August 19, 2015 the Company received notification of the insolvency of Interstate Bankers Casualty Co; on October 30, 2015 the Company received notification of the insolvency of Regis Insurance Co; on November 5, 2015 the Company received notification of the insolvency of Lincoln General Ins Co; and on January 7, 2016 the Company received notification of a new insolvency and the information available indicates it is probable an assessment will be imposed. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of $31,579 that have been charged to operations in the current period.

The Company has accrued $ 2,665,591 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2)	a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	$ 19,273
	b.	Decreases current year: Premium tax offsets expired	$ 865
	c.	Increases current year: Premium tax offsets added	$ 8,637
	d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	$ 27,045

C. Gain contingencies- Not applicable

NOTES TO FINANCIAL STATEMENTS

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

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

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$ 212,134

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

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

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

(f) Per Claim [X] (g) Per Claimant [ ]

E. Product Warranties- Not applicable

F. Joint and Several Liabilities- Not applicable

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

At December 31, 2015 and 2014, the Company had admitted assets of $340,523,496 and $336,843,726 respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

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

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

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

B. Transfer and Servicing of Financial Assets- Not applicable

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

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

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

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

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

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

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

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

(1) Fair Value Measurements at December 31, 2015

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	$ 409,875,134	$ 0	$ 0	$ 409,875,134
Mutual Funds	109,240,393	0	0	109,240,393
Total Common Stocks	$ 519,115,527	$ 0	$ 0	$ 519,115,527
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 8,971,864	$ 0	$ 0	$ 8,971,864
Total Other Invested Assets	$ 8,971,864	$ 0	$ 0	$ 8,971,864
Total Assets at Fair Value	$ 528,087,391	$ 0	$ 0	$ 528,087,391

(2) At December 31, 2015, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.

(3) The Company's policy for determining when transfers between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input(s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the quarter in which the transfer occurs. The Company held no assets or liabilities categorized as Level 1, 2 or 3 during the reporting period that were transferred into or out of the level categorization held at January 1, 2015.

(4) As of December 31, 2015, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.

(5) As of December 31, 2015, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	$ 1,475,814,323	$ 1,373,521,325	$ 241,947,660	$ 1,228,206,740	$ 5,659,923	$ 0
Preferred stocks	39,140,560	39,140,560	1,390,560	0	37,750,000	0
Common stocks	519,115,527	519,115,527	519,115,527	0	0	0
Short-term investments	2,776,295	2,776,295	0	2,776,295	0	0
Other invested assets	8,971,864	8,971,864	8,971,864	0	0	0
Receivables for securities	42,880	42,880	0	42,880	0	0
Uncollected premiums and agents' balances in the course of collection	46,553,532	46,553,532	0	46,553,532	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	293,969,964	293,969,964	0	293,969,964	0	0
b. Financial Liabilities:						
Borrowed money	$ 78,511,165	$ 78,507,215	$ 0	$ 78,511,165	$ 0	$ 0
Payable for securities	269,160	269,160	0	269,160	0	0

D. Fair Value Estimating- Not applicable

21. Other Items-

A. Unusual or Infrequent Items- Not applicable

B. Troubled Debt Restructuring: Debtors- Not applicable

C. Other Disclosures- Not applicable

D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2015.

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

F. Subprime-Mortgage-Related Risk Exposure

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

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

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

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

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

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

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

G. Insurance-Linked Securities- Not applicable

22. Events Subsequent-
Subsequent events have been considered through February 15, 2016 for the statutory statements issued as of December 31, 2015. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-

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

Ohio Farmers Insurance Company FEIN 34-0438190 $ 1,846,348,587

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

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance Premium Reserve	Assumed Reinsurance Commission Equity	Ceded Reinsurance Premium Reserve	Ceded Reinsurance Commission Equity	Net Premium Reserve	Net Commission Equity
a. Affiliates	$ 466,706,525	$ 67,768,298	$ 589,143,613	$ 84,103,671	$ (122,437,088)	$ (16,335,373)
b. All Other	1,362,220	237,948	10,395,814	870,000	(9,033,594)	(632,052)
c. TOTAL	$ 468,068,745	$ 68,006,246	$ 599,539,427	$ 84,973,671	$ (131,470,682)	$ (16,967,425)
d. Direct Unearned Premium Reserve			$ 598,177,207			

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

REINSURANCE

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ 0	$ 0	$ 48,749	$ (48,749)
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission Arrangements	0	0	0	0
d. TOTAL	$ 0	$ 0	$ 48,749	$ (48,749)

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

(3) Protected Cells - Not applicable

D. Uncollectible Reinsurance- Not applicable

E. Commutation of Ceded Reinsurance- Not applicable

F. Retroactive Reinsurance- Not applicable

G. Reinsurance Accounted for as a Deposit- Not applicable

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

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation- Not applicable

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

25. Changes in Incurred Losses and Loss Adjustment Expenses-
Reserves as of December 31, 2014 were $802.1 million. In calendar year 2015, $255.8 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $521.4 million. Therefore, there has been a $24.9 million favorable prior-year development from December 31, 2014 to December 31, 2015. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: reinsurance (nonproportional assumed property) and workers compensation. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

26. Intercompany Pooling Arrangements-

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

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

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

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

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

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

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

G. Affiliated Balances due to and from the Company at 12/31/2015 and 12/31/2014 respectively were:

	12/31/2015	12/31/2014
Ohio Farmers Insurance Company*	$ 0	$ 6,046,751
Westfield Credit Corp.	56,005,631	57,002,179
Affiliated Receivable	$ 56,005,631	$ 63,048,930
Ohio Farmers Insurance Company*	$ 991,129	$ 0
Affiliated Payable	$ 991,129	$ 0

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

27. Structured Settlements-

A. The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2015 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$8,627,706	$8,627,706

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

NOTES TO FINANCIAL STATEMENTS

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1.	Liability carried for premium deficiency reserves:	$ 0
2.	Date of the most recent evaluation of this liability:	12/31/2015
3.	Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles-
As of December 31, 2015, there is no reserve credit recorded for high deductibles, and also there is no amount billed or recoverable on paid claims.

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

(1) Direct Basis:

	2011	2012	2013	2014	2015
a. Beginning reserves:	$ 25,174,739	$ 24,582,991	$ 23,918,943	$ 23,075,138	$ 18,356,893
b. Incurred losses and loss adjustment expense:	0	0	0	(3,240,000)	0
c. Calendar year payments for losses and loss adjustment expenses:	591,748	664,048	843,805	1,478,245	1,352,522
d. Ending reserves:	$ 24,582,991	$ 23,918,943	$ 23,075,138	$ 18,356,893	$ 17,004,371

(2) Assumed Reinsurance:

a. Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

a. Beginning reserves:	$ 25,174,731	$ 24,582,983	$ 23,918,935	$ 23,075,130	$ 18,356,885
b. Incurred losses and loss adjustment expense:	0	0	0	(3,240,000)	0
c. Calendar year payments for losses and loss adjustment expenses:	591,748	664,048	843,805	1,478,245	1,352,522
d. Ending reserves:	$ 24,582,983	$ 23,918,935	$ 23,075,130	$ 18,356,885	$ 17,004,363

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

(1) Direct Basis:	$ 13,761,079
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 13,761,079

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

(1) Direct Basis:	$ 4,621,746
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 4,621,746

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

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

(1) Direct Basis:

	2011	2012	2013	2014	2015
a. Beginning reserves:	$ 5,175,410	$ 4,598,970	$ 4,163,181	$ 3,529,579	$ 5,971,632
b. Incurred losses and loss adjustment expense:	0	0	0	3,240,000	0
c. Calendar year payments for losses and loss adjustment expenses:	576,440	435,789	633,602	797,947	122,912
d. Ending reserves:	$ 4,598,970	$ 4,163,181	$ 3,529,579	$ 5,971,632	$ 5,848,720

(2) Assumed Reinsurance:

a. Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

a. Beginning reserves:	$ 5,175,410	$ 4,598,969	$ 4,163,181	$ 3,529,578	$ 5,971,631
b. Incurred losses and loss adjustment expense:	0	0	0	3,240,000	0
c. Calendar year payments for losses and loss adjustment expenses:	576,441	435,788	633,603	797,947	122,912
d. Ending reserves:	$ 4,598,969	$ 4,163,181	$ 3,529,578	$ 5,971,631	$ 5,848,719

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

(1) Direct Basis:	$ 4,841,420
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 4,841,420

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

(1) Direct Basis:	$ 3,142,251
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 3,142,251

34. Subscriber Savings Account- Not applicable

35. Multiple Peril Crop Insurance- Not applicable

36. Financial Guaranty Insurance- Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

1.3 State Regulating? Ohio

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

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

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

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

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/02/2014

3.4 By what department or departments?
Ohio

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

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

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

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

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

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

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

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes ( ) No (X)

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

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

7.2 If yes,

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

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

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

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Ohio Farmers Insurance Company	Westfield Center, Ohio	Yes	No	No	No
Westfield Bancorp, Inc.	Westfield Center, Ohio	Yes	No	No	No
Westfield Bank, FSB	Westfield Center, Ohio	No	Yes	No	No

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 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 domiciliary state insurance laws? Yes (X) No ( ) N/A ( )

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

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

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

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $ 0

12.2 If yes, provide explanation

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

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

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

13.3 Have there been any changes made to any of the trust indentures during the year? Yes ( ) No ( )

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

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

14.11 If the response to 14.1 is no, please explain:

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

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

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

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

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes (X) No ( )

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

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

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

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

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

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

22.2 If answer is yes:

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

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes (X) No ( )

24.02 If no, give full and complete information relating thereto:

24.03 For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2015.

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

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

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

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

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

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes ( ) No ( ) N/A (X)

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

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

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

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

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

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

25.21	Subject to repurchase agreements	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Placed under option agreements	$ 0
25.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	$ 0
25.27	FHLB Capital Stock	$ 5,615,800
25.28	On deposit with states	$ 11,805,481
25.29	On deposit with other regulatory bodies	$ 0
25.30	Pledged as collateral - excluding collateral pledged to an FHLB	$ 0
25.31	Pledged as collateral to FHLB - including assets backing funding agreements	$ 159,135,758
25.32	Other	$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	One Wall Street, New York, NY 10286
Federal Home Loan Bank of Cincinnati	PO Box 598, Cincinnati, OH 45201

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

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

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

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

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

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

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

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

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
197199-40-9	COLUMBIA ACORN TR CL Z	31,127,287
66538B-68-5	NORTHERN LTS FUND TR ALTEGRIS/AACA REAL ESTATE	4,845,721
779562-10-7	T ROWE PRICE NEW HORIZONS FUND, INC.	42,278,511
77957Q-10-3	T ROWE PRICE SMALL-CAP VALUE FUND, INC.	30,988,874
29.2999 - Total		109,240,393

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

1 Name of Mutual Fund (from question 29.2)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
COLUMBIA ACORN TR CL Z	DONALDSON	217,870,810	09/30/2015
COLUMBIA ACORN TR CL Z	AMETEK	196,720,532	09/30/2015
COLUMBIA ACORN TR CL Z	LKQ	172,677,971	09/30/2015
COLUMBIA ACORN TR CL Z	CEPHEID	160,192,235	09/30/2015
COLUMBIA ACORN TR CL Z	AMPHENOL	158,104,521	09/30/2015
NORTHERN LTS FUND TR ALTEGRIS/AACA REAL ESTATE	QTS REALTY TRUST, INC.	8,312,328	09/30/2015
NORTHERN LTS FUND TR ALTEGRIS/AACA REAL ESTATE	NEW RESIDENTIAL INVESTMENT CORP.	8,122,000	09/30/2015
NORTHERN LTS FUND TR ALTEGRIS/AACA REAL ESTATE	CYRUSONE, INC.	7,581,529	09/30/2015
NORTHERN LTS FUND TR ALTEGRIS/AACA REAL ESTATE	CADIZ, INC.	6,519,059	09/30/2015
NORTHERN LTS FUND TR ALTEGRIS/AACA REAL ESTATE	EQUINOX, INC.	6,042,140	09/30/2015
T ROWE PRICE NEW HORIZONS FUND, INC.	SS&C TECHNOLOGIES HOLDINGS	376,364,000	09/30/2015
T ROWE PRICE NEW HORIZONS FUND, INC.	O'REILLY AUTOMOTIVE	371,925,000	09/30/2015
T ROWE PRICE NEW HORIZONS FUND, INC.	RESTORATION HARDWARE HOLDINGS	255,700,000	09/30/2015
T ROWE PRICE NEW HORIZONS FUND, INC.	DEXCOM	250,093,000	09/30/2015
T ROWE PRICE NEW HORIZONS FUND, INC.	ALLEGIANT TRAVEL	238,048,000	09/30/2015
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	HOME BANCSHARES	143,205,000	09/30/2015
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	PROASSURANCE	135,497,000	09/30/2015
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	EAST WEST BANCORP	91,217,000	09/30/2015
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	SVB FINANCIAL GROUP	86,170,000	09/30/2015
T ROWE PRICE SMALL-CAP VALUE FUND, INC.	PNM RESOURCES	83,552,000	09/30/2015

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	$ 1,376,297,620	$ 1,478,590,618	$ 102,292,998
30.2 Preferred stocks	$ 39,140,560	$ 39,140,560	$ 0
30.3 Totals	$ 1,415,438,180	$ 1,517,731,178	$ 102,292,998

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

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

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

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes (X) No ( )

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 5,001,726

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC	$ 2,505,868
	$ 0
	$ 0
	$ 0

34.1 Amount of payments for legal expenses, if any? $ 2,376,837

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

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	$ 1,749,290
	$ 0
	$ 0
	$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 122,208

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

1 Name	2 Amount Paid
US CHAMBER INSTITUTE FOR LEGAL REFORM	$ 39,150
	$ 0
	$ 0
	$ 0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

1.31 Reason for excluding:

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

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

1.6 Individual policies:

Most current three years:

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

All years prior to most current three years:

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

1.7 Group policies:

Most current three years:

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

All years prior to most current three years:

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

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 943,274,020	$ 914,215,659
2.3	Premium Ratio (Line 2.1/Line 2.2)	0.000	0.000
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 1,301,458,501	$ 1,256,763,588
2.6	Reserve Ratio (Line 2.4/Line 2.5)	0.000	0.000

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

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

3.21	Participating policies	$ 8,580,464
3.22	Non-participating policies	$ 1,282,662,904

4. For Mutual reporting entities and Reciprocal Exchange only:

4.1 Does the reporting entity issue assessable policies? Yes ( ) No ( )

4.2 Does the reporting entity issue non-assessable policies? Yes ( ) No ( )

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? 0.0 %

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

5. For Reciprocal Exchanges only:

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

5.2 If yes, is the commission paid:

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

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

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

5.5 If yes, give full information.

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

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

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

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

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

The property catastrophe reinsurance program consisted of four layers with varying retentions and one automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence was $350 million excess of the Company's $50 million net retention per loss occurrence.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

8.2 If yes, give full information.

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

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

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

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

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

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

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

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

11.2 If yes, give full information.

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

12.11 Unpaid losses $ 0

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

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

12.41 From .... 0.000 %

12.42 To .... 0.000 %

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

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

12.61 Letters of credit $ 0

12.62 Collateral and other funds $ 0

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

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 6

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

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

Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.

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

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

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

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

15.2 If yes, give full information.

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

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

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

* Disclose type of coverage:

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

		1 2015	2 2014	3 2013	4 2012	5 2011
	Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	866,659,252	867,251,618	842,690,253	813,400,047	793,419,039
2.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	426,211,265	421,847,282	403,302,203	383,985,479	370,293,396
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	873,224,092	876,387,887	851,606,412	819,055,851	774,308,079
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	62,513,855	58,449,335	54,822,780	56,105,919	57,561,035
5.	Nonproportional reinsurance lines (Lines 31, 32 and 33)	20,800,809	24,918,149	36,820,334	40,165,803	34,268,305
6.	Total (Line 35)	2,249,409,273	2,248,854,271	2,189,241,982	2,112,713,099	2,029,849,854
	Net Premiums Written (Page 8, Part 1B, Column 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	357,783,763	350,682,997	336,293,518	321,806,177	283,805,291
8.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	189,992,963	183,115,891	172,175,595	162,209,332	142,738,330
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	357,497,474	350,191,636	333,447,507	316,834,359	271,532,099
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	29,260,060	26,943,326	25,974,071	26,754,642	26,238,565
11.	Nonproportional reinsurance lines (Line 31, 32 and 33)	20,800,809	24,918,149	36,820,334	40,165,803	33,626,805
12.	Total (Line 35)	955,335,069	935,851,999	904,711,025	867,770,313	757,941,090
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	28,365,943	19,266,729	40,694,697	2,654,353	(77,296,876)
14.	Net investment gain (loss) (Line 11)	87,680,207	93,588,211	96,034,032	97,528,885	97,545,940
15.	Total other income (Line 15)	(1,892,163)	10,446,323	14,809,748	11,272,021	6,225,345
16.	Dividends to policyholders (Line 17)	1,427,358	1,205,727	758,357	1,001,947	923,739
17.	Federal and foreign income taxes incurred (Line 19)	41,875,910	28,840,970	23,073,586	20,891,117	(3,914,620)
18.	Net income (Line 20)	70,850,719	93,254,566	127,706,534	89,562,195	29,465,290
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	2,594,426,897	2,536,054,216	2,450,520,897	2,243,144,674	2,128,768,915
20.	Premiums and considerations (Page 2, Column 3)					
	20.1 In course of collection (Line 15.1)	46,553,532	47,813,592	44,038,014	42,473,456	41,690,564
	20.2 Deferred and not yet due (Line 15.2)	293,969,964	289,030,134	284,088,786	262,165,338	250,675,132
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	1,501,987,883	1,493,012,840	1,459,330,676	1,389,541,857	1,354,507,534
22.	Losses (Page 3, Line 1)	623,422,228	598,818,121	610,906,025	612,468,557	640,905,228
23.	Loss adjustment expenses (Page 3, Line 3)	211,329,748	203,299,994	195,212,133	186,758,438	177,407,398
24.	Unearned premiums (Page 3, Line 9)	466,706,525	454,645,473	433,009,134	412,674,957	399,904,638
25.	Capital paid up (Page 3, Line 30 and Line 31)	8,220,000	8,220,000	8,220,000	8,220,000	8,220,000
26.	Surplus as regards policyholders (Page 3, Line 37)	1,092,439,014	1,043,041,376	991,190,221	853,602,817	774,261,381
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	131,286,417	105,947,292	115,070,412	69,153,932	(94,960,766)
	Risk-Based Capital Analysis					
28.	Total adjusted capital	1,092,439,014	1,043,041,376	991,190,221	853,602,817	774,261,381
29.	Authorized control level risk-based capital	117,163,554	110,953,529	111,208,579	105,783,588	96,332,632
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30.	Bonds (Line 1)	66.8	67.3	67.4	67.8	73.3
31.	Stocks (Line 2.1 and Line 2.2)	27.1	29.4	29.5	29.2	23.9
32.	Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	0.2	0.1	0.3	0.2	0.2
35.	Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37.	Other invested assets (Line 8)	5.9	3.2	2.8	2.8	2.6
38.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Column 1)	0	0	0	0	0
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)	37,750,000	37,750,000	33,500,000	33,500,000	26,000,000
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Column 1	0	0	0	0	0
45.	Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)	0	0	0	0	0
46.	Affiliated mortgage loans on real estate	0	0	0	0	0
47.	All other affiliated	0	0	0	0	0
48.	Total of above Line 42 through Line 47	37,750,000	37,750,000	33,500,000	33,500,000	26,000,000
49.	Total investment in parent included in Line 42 through Line 47 above	0	0	0	0	0
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	3.5	3.6	3.4	3.9	3.4

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)	(27,500,742)	(3,149,689)	46,912,916	18,898,864	(10,486,753)
52.	Dividends to stockholders (Line 35)	0	(20,000,000)	0	(23,000,000)	0
53.	Change in surplus as regards policyholders for the year (Line 38)	49,397,638	51,851,155	137,587,404	79,341,436	27,922,320
	Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	479,199,518	470,346,846	433,438,202	419,462,824	470,150,307
55.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	209,079,039	233,470,840	198,650,449	212,506,534	225,042,603
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	402,566,913	448,962,403	401,973,506	461,686,136	549,987,752
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	388,492	8,168,916	12,671,346	19,656,190	9,455,201
58.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	1,189,602	12,063,661	616,679	32,130,350	35,392,086
59.	Total (Line 35)	1,092,423,564	1,173,012,666	1,047,350,182	1,145,442,034	1,290,027,949
	Net Losses Paid (Page 9, Part 2, Column 4)					
60.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	191,153,209	189,197,611	173,317,990	167,506,905	231,565,948
61.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	93,492,664	96,992,416	84,082,686	86,632,933	91,725,088
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	162,354,996	182,864,491	159,661,159	181,852,986	240,267,836
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	(1,161,660)	3,645,476	5,483,546	15,807,460	5,723,705
64.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	1,189,602	12,063,661	616,679	32,130,350	35,392,086
65.	Total (Line 35)	447,028,811	484,763,655	423,162,060	483,930,634	604,674,663
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67.	Losses incurred (Line 2)	50.0	51.7	47.7	53.3	67.5
68.	Loss expenses incurred (Line 3)	12.7	11.8	12.1	11.6	11.8
69.	Other underwriting expenses incurred (Line 4)	34.3	34.4	35.6	34.8	30.2
70.	Net underwriting gain (loss) (Line 8)	3.0	2.1	4.6	0.3	(9.5)
	Other Percentages					
71.	Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	34.1	32.5	33.2	33.0	31.7
72.	Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	62.7	63.5	59.8	64.9	79.3
73.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	87.4	89.7	91.3	101.7	97.9
	One Year Loss Development (000 omitted)					
74.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(30,388)	(46,847)	(52,284)	(50,224)	(57,911)
75.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(2.9)	(4.7)	(6.1)	(6.5)	(7.8)
	Two Year Loss Development (000 omitted)					
76.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(64,706)	(74,136)	(80,102)	(90,764)	(83,640)
77.	Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	(6.5)	(8.7)	(10.3)	(12.2)	(12.8)

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:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Columns 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	7,549	693	1,508	(36)	551	17	116	8,932	XXX
2. 2006	866,327	58,759	807,568	417,781	41,219	27,338	1,054	46,603	25	15,539	449,424	XXX
3. 2007	920,291	70,336	849,955	420,691	18,711	29,576	583	47,199	6	15,854	478,165	XXX
4. 2008	1,008,233	118,567	889,666	605,265	90,421	33,035	1,147	47,050	10	19,130	593,772	XXX
5. 2009	817,765	38,085	779,680	395,994	10,138	31,551	911	44,934	20	16,718	461,409	XXX
6. 2010	833,574	37,137	796,437	442,522	6,389	31,695	422	47,649	14	18,556	515,042	XXX
7. 2011	857,963	43,935	814,028	595,068	59,443	31,893	2,279	53,971	19	20,977	619,191	XXX
8. 2012	902,372	47,372	855,000	462,148	26,575	23,031	1,232	54,952	22	17,497	512,301	XXX
9. 2013	934,380	50,003	884,377	384,956	14,697	16,997	518	56,405	27	16,366	443,115	XXX
10. 2014	966,961	52,746	914,216	382,457	13,682	8,181	361	60,672	18	16,664	437,249	XXX
11. 2015	997,284	54,010	943,274	249,755	5,846	2,327	63	56,574	45	7,936	302,702	XXX
12. Totals	XXX	XXX	XXX	4,364,185	287,815	237,132	8,536	516,558	223	165,352	4,821,301	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct & Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	32,082	13,961	22,396	171	1,178	0	8,856	0	3,414	0	0	53,794	XXX
2.	3,653	796	2,342	141	189	0	758	0	477	0	0	6,482	XXX
3.	4,261	522	3,622	109	491	0	1,130	0	766	0	0	9,639	XXX
4.	4,432	774	4,350	128	492	0	1,818	0	757	0	0	10,947	XXX
5.	7,413	2,182	5,064	77	829	0	3,029	0	1,047	0	0	15,124	XXX
6.	8,513	157	6,979	381	1,134	0	4,158	27	1,326	0	0	21,544	XXX
7.	24,580	5,196	9,709	700	2,869	0	6,637	54	4,093	0	0	41,939	XXX
8.	25,595	982	19,578	1,616	4,922	0	9,084	108	3,803	0	0	60,278	XXX
9.	56,523	7,089	37,835	2,903	10,029	0	14,529	216	8,728	0	0	117,435	XXX
10.	85,951	4,101	56,210	4,248	17,081	0	20,877	351	12,807	0	0	184,227	XXX
11.	127,592	5,731	133,780	7,074	20,654	0	25,118	702	19,706	0	0	313,343	XXX
12.	380,595	41,491	301,865	17,547	59,868	0	95,995	1,458	56,925	0	0	834,752	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter - Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	40,347	13,447
2.	499,142	43,236	455,906	57.6	73.6	56.5	0	0	54.0	5,058	1,424
3.	507,736	19,932	487,804	55.2	28.3	57.4	0	0	54.0	7,251	2,388
4.	697,199	92,480	604,720	69.2	78.0	68.0	0	0	54.0	7,880	3,068
5.	489,861	13,328	476,533	59.9	35.0	61.1	0	0	54.0	10,219	4,905
6.	543,975	7,389	536,586	65.3	19.9	67.4	0	0	54.0	14,954	6,590
7.	728,820	67,691	661,130	84.9	154.1	81.2	0	0	54.0	28,393	13,546
8.	603,114	30,535	572,578	66.8	64.5	67.0	0	0	54.0	42,576	17,702
9.	586,001	25,451	560,550	62.7	50.9	63.4	0	0	54.0	84,365	33,070
10.	644,237	22,761	621,476	66.6	43.2	68.0	0	0	54.0	133,813	50,414
11.	635,505	19,461	616,045	63.7	36.0	65.3	0	0	54.0	248,567	64,776
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	623,422	211,330

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 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	349,611	351,043	346,557	339,755	332,601	333,303	330,863	328,337	330,552	330,574	23	2,237
2. 2006	445,259	433,340	425,195	416,745	412,401	410,175	411,195	409,979	410,162	408,851	(1,311)	(1,128)
3. 2007	XXX	506,392	465,136	455,092	446,670	443,086	439,833	438,445	440,033	439,844	(189)	1,399
4. 2008	XXX	XXX	598,682	593,532	580,195	568,552	563,981	561,014	559,097	556,922	(2,175)	(4,092)
5. 2009	XXX	XXX	XXX	482,524	464,333	448,893	438,685	433,467	430,029	430,573	544	(2,894)
6. 2010	XXX	XXX	XXX	XXX	536,623	510,903	497,501	494,652	490,909	487,625	(3,284)	(7,027)
7. 2011	XXX	XXX	XXX	XXX	XXX	649,171	631,800	618,086	608,962	603,085	(5,877)	(15,001)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	549,423	527,017	519,402	513,846	(5,556)	(13,171)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	520,474	495,479	495,445	(34)	(25,029)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	560,542	548,014	(12,529)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	539,810	XXX	XXX
										12. Totals	(30,388)	(64,706)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	112,727	180,102	215,177	231,377	247,707	256,516	263,482	271,796	280,195	XXX	XXX
2. 2006	218,709	304,573	347,521	373,653	385,129	391,276	397,037	399,915	402,150	402,846	XXX	XXX
3. 2007	XXX	233,807	326,430	370,564	399,670	413,225	421,100	426,347	429,684	430,972	XXX	XXX
4. 2008	XXX	XXX	293,367	447,192	488,862	514,076	530,968	539,622	544,752	546,732	XXX	XXX
5. 2009	XXX	XXX	XXX	228,288	315,742	357,067	385,026	400,562	409,039	416,496	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	248,505	353,574	402,149	437,460	457,554	467,407	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	319,077	460,151	509,910	549,259	565,239	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	260,564	362,222	418,072	457,371	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235,283	337,425	386,738	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276,762	376,594	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,173	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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	135,470	98,578	85,019	73,515	62,617	52,021	44,605	39,316	36,852	31,081
2. 2006	93,378	43,797	27,459	18,650	11,656	6,938	6,770	4,942	3,852	2,959
3. 2007	XXX	119,696	51,026	35,251	21,974	13,647	9,291	6,690	6,085	4,643
4. 2008	XXX	XXX	114,851	60,160	35,041	20,627	13,082	8,584	7,892	6,040
5. 2009	XXX	XXX	XXX	125,625	63,975	38,941	22,865	14,132	8,536	8,016
6. 2010	XXX	XXX	XXX	XXX	138,218	62,289	36,850	22,733	12,631	10,729
7. 2011	XXX	XXX	XXX	XXX	XXX	155,896	63,367	42,806	25,664	15,592
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	145,739	67,332	44,182	26,939
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,671	69,365	49,245
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,972	72,489
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151,122

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama AL	L	2,305,820	2,484,515	0	987,626	1,637,171	2,475,840	372	0
2. Alaska AK	L	2,509	1,609	0	0	170	170	0	0
3. Arizona AZ	L	24,271,369	23,343,047	0	10,469,925	13,174,376	23,666,338	19,268	0
4. Arkansas AR	L	1,352,893	1,524,928	0	4,864	14,507	209,471	79	0
5. California CA	N	0	0	0	38,510	(600,000)	399,286	0	0
6. Colorado CO	L	25,065,540	23,538,859	0	13,665,793	16,300,551	14,383,371	29,963	0
7. Connecticut CT	L	17,171	16,750	0	0	532	1,810	0	0
8. Delaware DE	L	12,068,820	12,587,607	11,145	7,785,465	5,670,569	15,501,164	17,363	0
9. Dist. Columbia DC	L	597,844	568,408	0	247	73,002	156,773	31	0
10. Florida FL	L	135,320,223	129,857,064	0	69,138,381	88,065,011	122,444,989	86,321	0
11. Georgia GA	L	64,536,619	66,951,735	7,042	37,505,138	37,065,756	63,735,529	77,447	0
12. Hawaii HI	L	1,250	106	0	0	171	171	0	0
13. Idaho ID	L	120,994	107,847	0	53,359	162,318	136,318	0	0
14. Illinois IL	L	93,481,245	91,886,855	4,591	53,507,235	52,187,339	92,065,437	134,002	0
15. Indiana IN	L	60,888,674	62,104,955	0	28,727,159	35,412,915	53,944,026	185,900	0
16. Iowa IA	L	19,086,655	19,447,326	401,312	8,850,277	9,614,370	18,966,439	33,873	0
17. Kansas KS	L	259,770	235,155	0	72,034	141,078	188,011	27	0
18. Kentucky KY	L	44,766,125	44,382,860	0	17,727,370	19,094,493	39,452,561	78,793	0
19. Louisiana LA	L	348,058	412,777	0	(6,180)	11,175	46,785	0	0
20. Maine ME	L	5,719	4,035	0	0	406	552	0	0
21. Maryland MD	L	13,351,089	12,017,449	0	3,797,629	5,747,731	9,485,709	8,791	0
22. Massachusetts MA	L	7,041	26,327	0	0	(3,402)	1,340	0	0
23. Michigan MI	L	94,329,144	94,939,269	0	46,969,696	54,131,114	80,349,926	361,367	0
24. Minnesota MN	L	40,237,215	41,044,333	50,474	15,966,272	19,172,617	40,055,455	58,200	0
25. Mississippi MS	L	676,656	581,066	0	1,122,658	128,591	173,180	30	0
26. Missouri MO	L	1,699,624	1,626,201	0	535,899	478,107	1,182,190	1,091	0
27. Montana MT	L	40,984	39,813	0	91,637	109,705	40,388	0	0
28. Nebraska NE	L	693,541	633,589	0	127,251	26,180	772,415	0	0
29. Nevada NV	L	431,622	434,721	0	10,122,468	10,194,153	242,325	51	0
30. New Hampshire NH	L	7,350	4,973	0	0	535	535	0	0
31. New Jersey NJ	L	296,708	252,925	0	27,883	40,482	15,651	0	0
32. New Mexico NM	L	6,070,156	6,155,443	0	1,371,101	4,204,396	6,485,903	8,407	0
33. New York NY	L	341,704	263,665	0	0	12,641	30,101	0	0
34. North Carolina NC	L	25,782,787	26,577,502	0	13,107,077	13,622,931	25,424,661	(2,114)	0
35. North Dakota ND	L	423,878	565,645	0	(28)	(16,458)	238,526	0	0
36. Ohio OH	L	269,574,644	273,810,161	0	119,345,091	116,557,916	163,687,147	939,722	0
37. Oklahoma OK	L	743,385	1,282,484	0	(236,622)	(48,727)	632,874	0	0
38. Oregon OR	L	35,890	34,719	0	0	0	0	0	0
39. Pennsylvania PA	L	164,810,286	170,187,237	77,378	88,398,088	71,696,980	99,601,483	526,948	0
40. Rhode Island RI	L	4,550	2,408	0	0	339	339	0	0
41. South Carolina SC	L	18,075,908	17,221,882	0	6,023,483	7,497,253	10,968,832	13,272	0
42. South Dakota SD	L	766,036	731,515	0	97,372	(50,747)	407,913	47	0
43. Tennessee TN	L	53,526,195	53,707,370	0	33,655,435	35,547,037	46,699,309	132,886	0
44. Texas TX	L	6,870,417	6,740,246	610,559	757,730	1,564,819	3,345,541	139	0
45. Utah UT	L	248,353	182,928	0	4,857	20,529	52,973	0	0
46. Vermont VT	L	4,153	4,635	0	0	54	634	0	0
47. Virginia VA	L	18,643,415	21,026,042	0	8,521,233	6,654,042	15,513,179	12,325	0
48. Washington WA	L	163,541	142,474	0	912	7,031	16,713	21	0
49. West Virginia WV	L	80,737,226	84,359,614	0	40,587,286	41,668,360	39,721,453	247,911	0
50. Wisconsin WI	L	8,058,284	8,108,006	264,857	6,228,105	6,199,561	5,335,196	7,199	0
51. Wyoming WY	L	94,288	86,983	0	21,263	30,006	27,856	45	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 50	1,291,243,368	1,302,248,063	1,427,358	645,170,979	673,219,686	998,284,788	2,979,777	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Line 58001 through 58003+58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

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

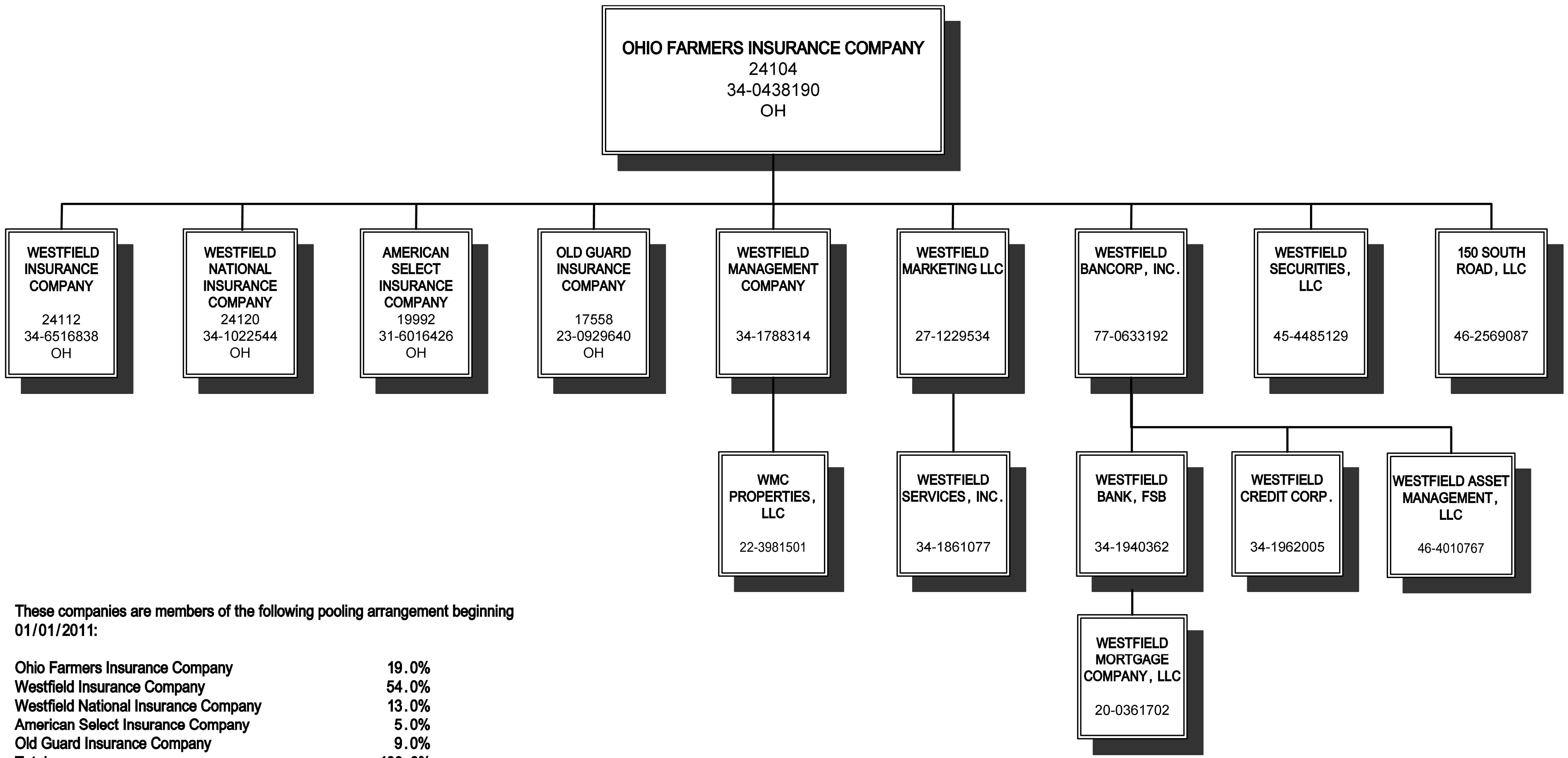
Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

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

Property and Casualty
Annual Statement Blank Alphabetical Index

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