



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
FARMERS INSURANCE OF COLUMBUS, INC.

NAIC Group Code 0069 0069 NAIC Company Code 36889 Employer's ID Number 31-0956373
(Current) (Prior)
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Incorporated/Organized 04/05/1979 Commenced Business 06/08/1979
Statutory Home Office 2500 Farmers Drive, Suite 200 Columbus, OH, US 43235
(Street and Number) (City or Town, State, Country and Zip Code)
Main Administrative Office 2500 Farmers Drive, Suite 200
(Street and Number)
Columbus, OH, US 43235 614-602-3046
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Mail Address P.O. Box 4402 Woodland Hills, CA, US 91365
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)
Primary Location of Books and Records 2500 Farmers Drive, Suite 200
(Street and Number)
Columbus, OH, US 43235 323-932-3441
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Internet Website Address www.farmers.com
Statutory Statement Contact Joseph Hammond 323-932-3441
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OFFICERS

President Julia Kay Krouse Vice President, Treasurer Ronald Gregory Myhan
Secretary Doren Eugene Hohl

OTHER

Keith George Daly, Vice President Victoria Louise McCarthy, Vice President James Leslie Nutting, Vice President and Actuary
Karyn Leigh Williams, Vice President

DIRECTORS OR TRUSTEES

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

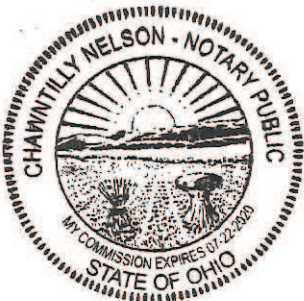
State of Ohio SS:
County of Licking

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.

Julia Kay Krouse President
Doren Eugene Hohl Secretary
Ronald Gregory Myhan Vice President, Treasurer

Subscribed and sworn to before me this 19th day of January 2016
Chawntilly Nelson

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



State of California
County of Los Angeles

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Subscribed and sworn to (or affirmed) before me on this 15th day of February, 2016, by
Date Month Year

(1) Doren Eugene Hohl
Name of Signer

proved to me on the basis of satisfactory evidence to be the person who appeared before me,

and

(2) Ronald Gregory Myhan
Name of Signer

proved to me on the basis of satisfactory evidence to be the person who appeared before me.

Keith Eakins
Signature of Notary Public

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	226,637,459		226,637,459	216,662,892
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$ encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$2,660,706 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$, Schedule DA)	2,660,706		2,660,706	373,104
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	229,298,165		229,298,165	217,035,996
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	1,078,136		1,078,136	1,023,656
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,163,473	670,908	1,492,565	2,296,749
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$171,122				
earned but unbilled premiums)	22,975,721		22,975,721	25,201,331
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)	16,394		16,394	24,128
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,436,671		6,436,671	6,185,925
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	7,276,738	654,834	6,621,905	6,704,583
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	879,343		879,343	9,676
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	416,820		416,820	414,572
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	270,541,463	1,325,742	269,215,721	258,896,616
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	270,541,463	1,325,742	269,215,721	258,896,616
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Business-owned life insurance - cash value	416,820		416,820	414,572
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	416,820		416,820	414,572

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	68,490,096	62,017,868
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	8,534,848	6,916,190
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	17,561,901	17,243,925
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	135,215	137,349
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,691,751	1,672,097
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$37,699,977 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	62,241,592	64,768,593
10. Advance premium	1,585,114	1,396,428
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	30,766	30,766
12. Ceded reinsurance premiums payable (net of ceding commissions)	6,044,054	5,397,134
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	972,083	976,864
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	167,287,419	160,557,213
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	167,287,419	160,557,213
29. Aggregate write-ins for special surplus funds		774,016
30. Common capital stock	1,000,000	1,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	61,550,000	61,550,000
35. Unassigned funds (surplus)	39,378,302	35,015,387
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	101,928,302	98,339,403
38. TOTALS (Page 2, Line 28, Col. 3)	269,215,721	258,896,616
DETAILS OF WRITE-INS		
2501. Deferred Agent/DM compensation liability	487,109	481,206
2502. Accounts payable	428,613	445,215
2503. Pooled share of unauthorized reinsurance	56,361	50,443
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	972,083	976,864
2901. Increase due to SSAP No. 10 net defered tax		774,016
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		774,016
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	151,833,948	135,826,345
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	88,811,580	75,148,928
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	15,114,390	13,840,467
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	51,339,230	48,963,219
5. Aggregate write-ins for underwriting deductions	(60,857)	(69,090)
6. Total underwriting deductions (Lines 2 through 5)	155,204,343	137,883,524
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(3,370,395)	(2,057,179)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,657,510	5,024,699
10. Net realized capital gains or (losses) less capital gains tax of \$1,226,518 (Exhibit of Capital Gains (Losses))	2,405,974	198,636
11. Net investment gain (loss) (Lines 9 + 10)	6,063,484	5,223,335
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$7,089 amount charged off \$1,109,506)	(1,102,417)	(1,023,916)
13. Finance and service charges not included in premiums	2,306,035	2,215,776
14. Aggregate write-ins for miscellaneous income	(179,166)	(329,381)
15. Total other income (Lines 12 through 14)	1,024,453	862,479
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	3,717,542	4,028,635
17. Dividends to policyholders	4,699	5,752
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)	3,712,842	4,022,883
19. Federal and foreign income taxes incurred	101,405	1,398,015
20. Net income (Line 18 minus Line 19)(to Line 22)	3,611,438	2,624,868
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	98,339,403	95,417,556
22. Net income (from Line 20)	3,611,438	2,624,868
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$365	677	1,313
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(113,783)	28,353
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	96,485	226,408
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	(5,918)	40,905
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	3,588,899	2,921,847
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	101,928,302	98,339,403
DETAILS OF WRITE-INS		
0501. Pooled share of LAD program income	(60,857)	(69,090)
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	(60,857)	(69,090)
1401. Miscellaneous expense	(174,483)	(324,894)
1402. Premiums for business-owned life insurance	(4,683)	(4,487)
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(179,166)	(329,381)
3701. Pooled share of unauthorized reinsurance	(5,918)	40,905
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(5,918)	40,905

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	153,245,096	137,264,912
2. Net investment income	4,056,899	5,800,240
3. Miscellaneous income	1,024,453	862,479
4. Total (Lines 1 through 3)	158,326,448	143,927,631
5. Benefit and loss related payments	80,971,440	74,772,617
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	66,073,869	63,020,687
8. Dividends paid to policyholders	4,699	5,752
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,327,923	1,501,888
10. Total (Lines 5 through 9)	148,377,932	139,300,944
11. Net cash from operations (Line 4 minus Line 10)	9,948,516	4,626,686
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	127,571,842	46,795,598
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	127,571,842	46,795,598
13. Cost of investments acquired (long-term only):		
13.1 Bonds	134,366,750	49,931,988
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	134,366,750	49,931,988
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,794,908)	(3,136,390)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(866,006)	(1,339,840)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(866,006)	(1,339,840)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	2,287,602	150,456
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	373,104	222,648
19.2 End of period (Line 18 plus Line 19.1)	2,660,706	373,104

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,010,504	2,721,441	2,576,488	4,155,456
2.	Allied lines	2,924,484	1,724,012	1,830,144	2,818,352
3.	Farmowners multiple peril			30	(30)
4.	Homeowners multiple peril	43,264,939	25,072,941	24,422,574	43,915,305
5.	Commercial multiple peril	12,667,903	7,044,389	6,552,935	13,159,357
6.	Mortgage guaranty				
8.	Ocean marine	353,504	434,884	427,048	361,340
9.	Inland marine	415,367	628,656	580,837	463,187
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake	263,312	123,924	134,676	252,559
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation	3,603,179	1,676,811	1,622,378	3,657,611
17.1	Other liability - occurrence	2,177,582	1,209,367	1,239,032	2,147,917
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	1,797	985	675	2,108
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	50,274,502	13,383,708	12,601,248	51,056,962
19.3, 19.4	Commercial auto liability	2,057,581	1,135,875	979,338	2,214,118
21.	Auto physical damage	27,284,763	9,606,154	9,269,230	27,621,688
22.	Aircraft (all perils)				
23.	Fidelity	7,740	379	348	7,771
24.	Surety	(10)	70	32	28
26.	Burglary and theft	121	106	92	135
27.	Boiler and machinery	(323)	4,892	4,488	81
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	149,306,946	64,768,593	62,241,592	151,833,948
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	2,576,488				2,576,488
2.	Allied lines	1,830,144				1,830,144
3.	Farmowners multiple peril	30				30
4.	Homeowners multiple peril	24,422,572	2			24,422,574
5.	Commercial multiple peril	6,552,935				6,552,935
6.	Mortgage guaranty					
8.	Ocean marine	427,048				427,048
9.	Inland marine	580,837				580,837
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake	134,676				134,676
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health					
16.	Workers' compensation	1,622,378				1,622,378
17.1	Other liability - occurrence	1,238,925	106			1,239,032
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	675				675
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	12,601,248				12,601,248
19.3, 19.4	Commercial auto liability	979,338				979,338
21.	Auto physical damage	9,267,620	1,610			9,269,230
22.	Aircraft (all perils)					
23.	Fidelity	348				348
24.	Surety	32				32
26.	Burglary and theft	92				92
27.	Boiler and machinery	4,488				4,488
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	62,239,873	1,719			62,241,592
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					62,241,592
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1.	Fire		4,010,504				4,010,504
2.	Allied lines	624,680	2,924,484		622,891	1,789	2,924,484
3.	Farmowners multiple peril						
4.	Homeowners multiple peril	18,424,833	43,264,939		18,424,833		43,264,939
5.	Commercial multiple peril	2,133,925	12,667,903		2,133,925		12,667,903
6.	Mortgage guaranty						
8.	Ocean marine		353,504				353,504
9.	Inland marine	258,606	415,367		258,606		415,367
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake	58,583	263,312		58,583		263,312
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation		3,603,179				3,603,179
17.1	Other liability - occurrence		2,177,582				2,177,582
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence		1,797				1,797
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	53,054,290	50,274,502		53,054,290		50,274,502
19.3, 19.4	Commercial auto liability		2,057,581				2,057,581
21.	Auto physical damage	40,066,389	27,284,763		40,066,389		27,284,763
22.	Aircraft (all perils)						
23.	Fidelity		7,740				7,740
24.	Surety		(10)				(10)
26.	Burglary and theft		121				121
27.	Boiler and machinery		(323)				(323)
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	114,621,307	149,306,946		114,619,518	1,789	149,306,946
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

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

If yes: 1. The amount of such installment premiums \$
 2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire		1,913,967		1,913,967	427,530	316,060	2,025,437	48.7
2.	Allied lines	183,920	764,749	183,920	764,749	205,908	198,631	772,026	27.4
3.	Farmowners multiple peril		(1)		(1)	14		13	(44.3)
4.	Homeowners multiple peril	6,215,352	21,701,874	6,215,352	21,701,874	9,827,775	8,229,115	23,300,534	53.1
5.	Commercial multiple peril	533,844	6,093,549	533,844	6,093,549	8,628,939	8,372,524	6,349,964	48.3
6.	Mortgage guaranty								
8.	Ocean marine		249,953		249,953	168,479	163,410	255,022	70.6
9.	Inland marine	119,079	103,164	119,079	103,164	182,715	190,264	95,616	20.6
10.	Financial guaranty								
11.1	Medical professional liability - occurrence		15,802		15,802	32,809	48,982	(371)	
11.2	Medical professional liability - claims-made					61,761	64,502	(2,741)	
12.	Earthquake		2,965		2,965	4,539	5,287	2,217	0.9
13.	Group accident and health		1		1	(225)	(280)	56	
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation		1,170,764		1,170,764	9,743,882	9,128,214	1,786,432	48.8
17.1	Other liability - occurrence		748,365		748,365	2,125,687	1,850,393	1,023,660	47.7
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence		(2,877)		(2,877)	2,003	18,209	(19,083)	(905.2)
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	31,857,751	31,196,984	31,857,751	31,196,984	32,948,726	29,433,218	34,712,491	68.0
19.3, 19.4	Commercial auto liability		1,337,602		1,337,602	2,523,531	2,633,749	1,227,384	55.4
21.	Auto physical damage	22,249,785	17,040,799	22,249,785	17,040,799	1,596,641	1,353,288	17,284,152	62.6
22.	Aircraft (all perils)								
23.	Fidelity		(288)		(288)	7,806	7,518		0.0
24.	Surety		1,660		1,660	10	241	1,429	5,057.0
26.	Burglary and theft		(27)		(27)	30	2,899	(2,896)	(2,143.7)
27.	Boiler and machinery		346		346	1,536	1,644	238	294.4
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	61,159,731	82,339,352	61,159,731	82,339,352	68,490,096	62,017,868	88,811,580	58.5
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

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 Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire		140,014		140,014		287,516		427,530	85,727
2.	Allied lines		45,077		45,077	27,855	160,831	27,855	205,908	68,121
3.	Farmowners multiple peril		16		16		(3)		14	
4.	Homeowners multiple peril	1,376,707	2,913,408	1,376,707	2,913,408	1,818,854	6,914,366	1,818,854	9,827,775	2,107,636
5.	Commercial multiple peril	229,000	3,343,735	229,000	3,343,735	185,205	5,285,204	185,205	8,628,939	3,729,147
6.	Mortgage guaranty									
8.	Ocean marine		146,018		146,018		22,461		168,479	9,266
9.	Inland marine		168,018		168,018	41,396	14,697	41,396	182,715	8,399
10.	Financial guaranty									
11.1	Medical professional liability - occurrence		8,151		8,151		24,659		32,809	7,465
11.2	Medical professional liability - claims-made		(1,416)		(1,416)		63,177		61,761	6,074
12.	Earthquake		1,831		1,831		2,708		4,539	39,228
13.	Group accident and health						(225)		(a) (225)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation		3,373,205		3,373,205		6,370,677		9,743,882	1,959,092
17.1	Other liability - occurrence		768,176		768,176		1,357,511		2,125,687	351,856
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence		(1,522)		(1,522)		3,525		2,003	2,959
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	18,648,357	16,794,146	18,648,357	16,794,146	10,858,402	16,154,580	10,858,402	32,948,726	7,907,794
19.3, 19.4	Commercial auto liability		1,084,990		1,084,990		1,438,542		2,523,531	641,360
21.	Auto physical damage		126,057		126,057	2,669,722	1,470,585	2,669,722	1,596,641	632,558
22.	Aircraft (all perils)									
23.	Fidelity						7,806		7,806	4,933
24.	Surety						10		10	12
26.	Burglary and theft		12		12		18		30	(68)
27.	Boiler and machinery		181		181		1,356		1,536	341
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	20,254,064	28,910,095	20,254,064	28,910,095	15,601,435	39,580,001	15,601,435	68,490,096	17,561,901
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	2,203,576			2,203,576
1.2 Reinsurance assumed	15,114,390			15,114,390
1.3 Reinsurance ceded	13,138,650			13,138,650
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	4,179,317			4,179,317
2. Commission and brokerage:				
2.1 Direct excluding contingent		13,374,797		13,374,797
2.2 Reinsurance assumed, excluding contingent		13,281,339		13,281,339
2.3 Reinsurance ceded, excluding contingent		13,567,991		13,567,991
2.4 Contingent - direct		193,194		193,194
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		13,281,339		13,281,339
3. Allowances to managers and agents		1,160,765		1,160,765
4. Advertising		2,873,327		2,873,327
5. Boards, bureaus and associations		239,906		239,906
6. Surveys and underwriting reports		1,404,821		1,404,821
7. Audit of assureds' records		45,622		45,622
8. Salary and related items:				
8.1 Salaries	5,157,305	14,224,095	92,872	19,474,273
8.2 Payroll taxes	589,084	1,041,163	7,314	1,637,561
9. Employee relations and welfare	2,437,232	5,292,106	405	7,729,743
10. Insurance	80,296	123,788		204,084
11. Directors' fees		29,033		29,033
12. Travel and travel items	441,285	486,302	9,749	937,336
13. Rent and rent items	328,069	1,555,088		1,883,158
14. Equipment	109,754	856,289	236	966,278
15. Cost or depreciation of EDP equipment and software	161,917	1,903,387		2,065,304
16. Printing and stationery	29,466	130,603	105	160,175
17. Postage, telephone and telegraph, exchange and express	197,861	1,415,484	99	1,613,445
18. Legal and auditing	327,763	207,024	139	534,926
19. Totals (Lines 3 to 18)	9,860,033	32,988,804	110,919	42,959,755
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		4,182,161		4,182,161
20.2 Insurance department licenses and fees		233,477		233,477
20.3 Gross guaranty association assessments		23,960		23,960
20.4 All other (excluding federal and foreign income and real estate)	5,796	75,271		81,068
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	5,796	4,514,869		4,520,666
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	1,069,244	554,218	8,472	1,631,934
25. Total expenses incurred	15,114,390	51,339,230	119,391 (a)	66,573,010
26. Less unpaid expenses - current year	17,561,901	1,826,966		19,388,866
27. Add unpaid expenses - prior year	17,243,925	1,809,446		19,053,371
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	14,796,415	51,321,709	119,391	66,237,515
DETAILS OF WRITE-INS				
2401. Miscellaneous IT-related ULAE expenses	1,069,244			1,069,244
2402. Miscellaneous IT-related agent network expenses		525,114		525,114
2403. Charitable contributions		29,104		29,104
2498. Summary of remaining write-ins for Line 24 from overflow page			8,472	8,472
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	1,069,244	554,218	8,472	1,631,934

(a) Includes management fees of \$ 26,502,704 to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 1,368,673	..... 1,504,185
1.1	Bonds exempt from U.S. tax	(a) 637,096	..... 1,151,662
1.2	Other bonds (unaffiliated)	(a) 1,715,967	..... 1,120,409
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) 680	..... 640
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	..... 4	..... 4
10.	Total gross investment income	3,722,420	3,776,901
11.	Investment expenses	(g) 119,391	
12.	Investment taxes, licenses and fees, excluding federal income taxes	(g)	
13.	Interest expense	(h)	
14.	Depreciation on real estate and other invested assets	(i)	
15.	Aggregate write-ins for deductions from investment income .....	.....
16.	Total deductions (Lines 11 through 15) .....	..... 119,391	
17.	Net investment income (Line 10 minus Line 16)	3,657,510	
DETAILS OF WRITE-INS			
0901.	Other Misc Income .....	..... 4	..... 4
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	..... 4	..... 4
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$88,398 accrual of discount less \$542,268 amortization of premium and less \$54,139 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....587,135	.....	.....587,135	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	.....3,045,357	.....	.....3,045,357	.....1,041	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	3,632,492	.....	3,632,492	1,041	.....
DETAILS OF WRITE-INS		.....	.....	.....	.....	.....
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	670,908	735,924	65,016
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	654,834	686,303	31,469
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,325,742	1,422,227	96,485
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,325,742	1,422,227	96,485
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

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36	Financial Guaranty Insurance	14.35

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

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

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

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

		State of Domicile	2015	2014
NET INCOME				
(1)	Ohio basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ 3,611,438	\$ 2,624,868
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP:	Ohio	-	-
(3)	State Permitted Practices that increase/(decrease) NAIC SAP:	Ohio	-	-
(4)	NAIC SAP (1-2-3=4)	Ohio	\$ 3,611,438	\$ 2,624,868
SURPLUS				
(5)	Ohio basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 101,928,302	\$ 98,339,403
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP:	Ohio	-	-
(7)	State Permitted Practices that increase/(decrease) NAIC SAP:	Ohio	-	-
(8)	NAIC SAP (5-6-7=8)	Ohio	\$ 101,928,302	\$ 98,339,403

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

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

C. Accounting Policy

Premiums are earned pro rata over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Ceded unearned premium reserves under the All Lines reinsurance agreements (see Note 21C) are calculated based on a quota share percentage of the underlying pro-rata direct unearned premium reserves.

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

In addition, the Company uses the following accounting policies:

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

Unaffiliated common stocks are carried at NAIC market value. The change in the stated value is recorded as a change in net unrealized capital gains or losses, a component of unassigned funds.

NOTES TO FINANCIAL STATEMENTS

Redeemable preferred stocks are carried at amortized cost or at the lower of amortized cost or fair value, depending on their NAIC designation. Redeemable preferred stock premium or discount is amortized using the interest method. Non-redeemable preferred stocks are carried at market value or the lower of cost or fair value based on their NAIC designation.

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

- (5) The Company has no mortgage loans.
 - (6) Mortgage-backed bonds and structured securities are stated at either amortized cost or the lower of amortized cost or market value. Premiums and discounts on mortgage-backed securities and structured securities are amortized using the retrospective method, except for interest-only mortgage-backed securities, which are amortized using the prospective method.
- Loan-backed securities with evidence of deterioration of credit quality for which it is probable that the company will be unable to collect all contractually required payments receivable, are written down to the present value of expected cash flows to be received.
- (7) The Company has no investments in subsidiaries, controlled, and affiliated ("SCA") companies.
 - (8) The Company has no ownership interest in joint ventures, partnerships or limited liability companies.
 - (9) The Company has no investments in derivative instruments.
 - (10) The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums. The Company evaluates the need for a premium deficiency reserve on a line of business level for all books. At December 31, 2015 and 2014, the Company had not established any premium deficiency reserves based on this calculation.
 - (11) Reserves for losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported ("IBNR"). Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting reserves are continually reviewed and any adjustments are reflected in the period determined.
 - (12) The Company has not modified its capitalization policy from the prior period.
 - (13) Not applicable as the Company does not write any medical insurance with prescription drug coverage.

D. Going Concern

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

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

On December 12, 2014, the NAIC adopted substantive revisions to SSAP 40R, "Real Estate Investments". This revision establishes guidance for the reporting of all single property real estate that is wholly owned (100%) by a single reporting entity in an LLC as a Schedule A item in the financial statements, if certain specific criteria are met. Under the revised guidance, a single real estate property investment that is wholly-owned by a limited liability company ("LLC") that is directly and wholly owned by the reporting entity is to be captured as a real estate investment and reported on Schedule A – Real Estate. Prior to this revision, such single property real estate investments are required to be reported in Schedule BA per SSAP No. 48—Joint Ventures, Partnerships and Limited Liability Companies. All Real Estate owned through an LLC not meeting the criteria stated in this revision shall continue to be reported on Schedule BA – Other Long-Term Invested Assets. The revision is effective on January, 1 2015 and the impact of the adoption is reflected in the Company's statutory financial statements.

NOTES TO FINANCIAL STATEMENTS

On December 15, 2013, the NAIC issued SSAP No. 105, “Working Capital Finance Investments” with an effective date of January 1, 2014. This statement establishes statutory accounting principles for working capital financial investments held by reporting entities. This statement amends SSAP No. 20 “Non Admitted Assets” to allow working capital finance investments as admitted assets to the extent they conform to the requirements of this statement and its adoption did not have any material impact on the Company’s statutory financial statements.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method

Not applicable.

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions were obtained from an external securities information service and are consistent with the current interest rate and economic environment.
- (2) Not applicable.
- (3) None.
- (4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:		
	1. Less than 12 months	(\$506)
	2. 12 months or Longer	(\$13,353)
b. The aggregate related fair value of securities with unrealized losses:		
	1. Less than 12 months	\$133,806
	2. 12 months or Longer	\$90,495

- (5) All loan-backed and structured securities were reviewed to determine if there were any indications of potential other-than-temporary impairment. If any indication of other-than-temporary impairment existed, then a cash flow and credit support analysis were performed. If it was determined that the company was to received less than 100% contractual cash flows, an other-than-temporary impairment was measured and taken in accordance with SSAP No. 43R.

NOTES TO FINANCIAL STATEMENTS

E. Repurchase Agreements and/or Securities Lending Program

Not applicable.

F. Real Estate

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

G. Low-Income Housing Tax Credits

None.

H. Restricted Assets

- (1) Restricted Assets (Including Pledged)
- (2)

Restricted Asset Category	Gross Restricted							8	Percentage			
	Current Year					6			9		10	
	1	2	3	4	5							
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity	Total Protected Cell Account Restricted Assets	Protected Cell Assets Supporting G/A Activity	Total	Total From Prior Year	Increase/ Decrease		Total Current Year Admitted Restricted	Gross Restricted to Total Asset	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown												
b. Collateral held under security lending agreements												
c. Subject to repurchase agreements												
d. Subject to reverse repurchase agreements												
e. Subject to dollar repurchase agreements												
f. Subject to dollar reverse repurchase agreements												
g. Placed under option contracts												
h. Letter stock or securities restricted as to sale												
i. On deposit with states	655,686	-	-	-	655,686	663,567	(7,881)	655,686	0.24%	0.24%		
j. On deposit with other regulatory bodies												
k. Pledged as collateral not captured in other categories												
l. Other restricted assets												
m. Total Restricted Assets	655,686	-	-	-	655,686	663,567	(7,881)	655,686	0.24%	0.24%		

- (3) Details of Assets Pledged as Collateral Not Captured in Other Categories

None.

- (4) Detail of Other Restricted Assets

None.

I. Working Capital Finance Investments

Not Applicable.

J. Offsetting and Netting of Assets and Liabilities

Not Applicable.

K. Structured Notes

Not Applicable.

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

- A. Not applicable.
- B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

7. INVESTMENT INCOME

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

8. DERIVATIVE INSTRUMENTS

Not applicable.

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

A. Deferred Tax Asset/ (Liability)

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

	12/31/2015			12/31/2014		
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 7,377,500	\$ 115,774	\$ 7,493,274	\$ 7,440,183	\$ 117,803	\$ 7,557,986
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	7,377,500	115,774	7,493,274	7,440,183	117,803	7,557,986
(d) Deferred Tax Assets Nonadmitted	654,834	-	654,834	686,303	-	686,303
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	6,722,666	115,774	6,838,440	6,753,880	117,803	6,871,683
(f) Deferred Tax Liabilities	87,064	129,472	216,536	104,784	62,316	167,100
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 6,635,602	\$ (13,698)	\$ 6,621,904	\$ 6,649,096	\$ 55,487	\$ 6,704,583

	Change		
	(7)	(8)	(9)
	(Col 1-4)	(Col 2-5)	(Col 7+8)
	Ordinary	Capital	Total
(a) Gross Deferred Tax Assets	\$ (62,683)	\$ (2,029)	\$ (64,712)
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	(62,683)	(2,029)	(64,712)
(d) Deferred Tax Assets Nonadmitted	(31,469)	-	(31,469)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	(31,214)	(2,029)	(33,243)
(f) Deferred Tax Liabilities	(17,720)	67,156	49,436
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (13,494)	\$ (69,185)	\$ (82,679)

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

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,799,201	\$ 115,774	\$ 1,914,975	\$ 2,840,432	\$ 117,803	\$ 2,958,235
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	4,706,929	-	4,706,929	3,746,347	-	3,746,347
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	4,706,929	-	4,706,929	3,746,347	-	3,746,347
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	---	---	14,342,562	---	---	13,865,571
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	216,536	-	216,536	167,101	-	167,101
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 6,722,666	\$ 115,774	\$ 6,838,440	\$ 6,753,880	\$ 117,803	\$ 6,871,683

	Change		
	(7)	(8)	(9)
	(Col 1-4)	(Col 2-5)	(Col 7+8)
	Ordinary	Capital	Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ (1,041,231)	\$ (2,029)	\$ (1,043,260)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	960,582	-	960,582
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	960,582	-	960,582
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	---	---	-
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	49,435	-	49,435
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ (31,214)	\$ (2,029)	\$ (33,243)

NOTES TO FINANCIAL STATEMENTS

3.

2015	2014
------	------

(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	739%	750%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 95,306,398	\$ 91,634,821

4.

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

Impact of Tax-Planning Strategies

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage

1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 7,377,500	\$ 115,774	\$ 7,440,183	\$ 117,803	\$ (62,683)	\$ (2,029)
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 6,722,666	\$ 115,774	\$ 6,753,880	\$ 117,803	\$ (31,214)	\$ (2,029)
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

(b) Does the company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Deferred Tax Liabilities Not Recognized

The Company is currently recognizing all deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

C. Current and Deferred Income Taxes

Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2015	12/31/2014	(Col 1-2) Change
1. Current income tax			
(a) Federal	\$ 101,405	\$ 1,398,015	\$ (1,296,610)
(b) Foreign	-	-	-
(c) Subtotal	101,405	1,398,015	(1,296,610)
(d) Federal income tax on net capital gains	1,226,518	103,873	1,122,645
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other - Attorney-in-fact credit	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 1,327,923</u>	<u>\$ 1,501,888</u>	<u>\$ (173,965)</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 1,417,155	\$ 1,378,584	\$ 38,571
(2) Unearned premium reserve	4,465,799	4,637,344	(171,545)
(3) Policyholder reserves	-	-	-
(4) Investments	52,507	17,417	35,090
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefit accrual	170,488	168,422	2,066
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	234,818	257,573	(22,755)
(11) Net Operating Loss Carryover	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	40,097	23,611	16,486
(14) Other assets - non admitted	-	-	-
(15) Intangible Assets	-	-	-
(16) Accrued expenses	373,348	334,042	39,306
(17) Post retirement accrual	473,071	495,621	(22,550)
(18) Guarantee Fund Asset (Receivable)	-	-	-
(19) Guarantee Fund Assessment	-	-	-
(20) Litigation Accrual	150,217	127,569	22,648
(99) Subtotal	<u>7,377,500</u>	<u>7,440,183</u>	<u>(62,683)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>654,834</u>	<u>686,303</u>	<u>(31,469)</u>
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>\$ 6,722,666</u>	<u>\$ 6,753,880</u>	<u>\$ (31,214)</u>
(e) Capital:			
(1) Investments	\$ 4,851	\$ 5,215	\$ (364)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	(1)	-	(1)
(5) Investment write downs	110,924	112,588	(1,664)
(99) Subtotal	<u>115,774</u>	<u>117,803</u>	<u>(2,029)</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>115,774</u>	<u>117,803</u>	<u>(2,029)</u>
(i) Admitted deferred tax assets (2d+2h)	<u>\$ 6,838,440</u>	<u>\$ 6,871,683</u>	<u>\$ (33,243)</u>

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2015	12/31/2014	(Col 1-2) Change
3. Deferred tax liabilities:			
(a) Ordinary			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	30,220	37,800	(7,580)
(6) Pension liabilities	-	5,225	(5,225)
(7) BOLI	56,844	61,759	(4,915)
(8) Guaranty Funds Receivable	-	-	-
(99) Subtotal	\$ 87,064	\$ 104,784	\$ (17,720)
(b) Capital:			
(1) Investments	\$ 129,472	\$ 62,316	\$ 67,156
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	\$ 129,472	\$ 62,316	\$ 67,156
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 216,536	\$ 167,100	\$ 49,436
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 6,621,904	\$ 6,704,583	\$ (82,679)
5. The change in net deferred income taxes is composed of the following at December 31, 2015 and December 31, 2014 are as follows:			

	(1)	(2)	(3)
	12/31/2015	12/31/2014	(Col 1-2) Change
Adjusted gross deferred tax assets	\$ 7,493,274	\$ 7,557,986	\$ (64,712)
Total deferred tax liabilities	216,536	167,100	49,436
Net deferred tax asset	7,276,738	7,390,886	(114,148)
Tax effect of unrealized (gains) losses			(364)
Change in net deferred income tax (charge)/benefit			\$ (113,784)

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

Among the more significant book to tax adjustments were the following:

	(1)	
	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	\$ 1,728,775	35.00%
Tax-exempt interest	(403,082)	(8.16%)
Dividend received deduction	-	0.00%
15% exemption adjustment	60,462	1.22%
Unallowable deductions	55,462	1.12%
LLC Income	-	0.00%
LLC change in deferred taxes	-	0.00%
Prior year under/(over) accrual of income taxes	(22,667)	(0.46%)
Change in nonadmitted assets	22,756	0.46%
Other	1	0.00%
Total	\$ 1,441,707	29.19%
Federal income tax incurred/(benefit)	\$ 101,405	2.05%
Tax on capital gains/(losses)	1,226,518	24.83%
Less: Change in net deferred income tax	113,784	2.30%
Total statutory income taxes	\$ 1,441,707	29.19%

NOTES TO FINANCIAL STATEMENTS

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

- 1. When available, the Company utilizes net operating loss carry forwards to offset taxable income under the terms of the tax sharing agreement. As of December 31, 2015, the Company did not have any net operating loss carry forwards. Certain net operating loss carry forwards, as well as tax goodwill amortization, are subject to an annual limitation under Internal Revenue Code section 382.
- 2. The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses as of December 31, 2015 and December 31, 2014 :

	<u>Amount</u>	
Current year	\$ 1,579,563	
First preceding year	1,554,125	
3. Deposits admitted under Internal Revenue Service Code Section 6603		None

F. Consolidated Federal Income Tax Return

- 1. The Company's federal income tax return is consolidated with the following entities, with Farmers Insurance Exchange as the parent company.

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

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

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

NOTES TO FINANCIAL STATEMENTS

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A.B.C. The Company had no material related party transactions during 2015 and 2014 that would require disclosure.

D. At December 31, 2015 and 2014, the Company reported \$0.9 million and \$0.01 million as amounts due from affiliates, respectively. The terms of settlement require that these amounts be settled within 45 days.

E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate (see Note 14A).

F. Certain members of the Farmers Property and Casualty Companies (the “Farmers P&C Companies”) participate in an intercompany reinsurance agreement in which they share in the net premiums and ultimate losses of affiliates. With FIE as the lead company, the Farmers P&C Companies, except Farmers Reinsurance Company, AIG/21st affiliates (effective July 1, 2009), and the Bristol West Insurance affiliates (which only cede 90%), cede all of their direct and assumed personal business and business insurance to FIE, which then retrocedes a share of the business back to the participants according to their respective participation percentages (see Note 26). Effective July 1, 2008, Coast National Insurance Company cedes all of its direct and assumed personal business and business insurance to FIE. In addition, effective January 1, 2010, both Bristol West Casualty Insurance Company and Bristol West Insurance Company, cede 100% of their direct business to FIE, while Bristol West Preferred Insurance Company and Security National Insurance Company cede 100% of their direct business to FIE effective December 31, 2010. Finally, effective December 31, 2010, the 95% Retrocession reinsurance agreement between the Farmers Insurance Exchange and the Foremost Insurance Company, Grand Rapids was cancelled on a cut-off basis. For the year ended December 31, 2015, the Company assumed \$149.3 million in net premiums written, \$151.8 million in net premiums earned, and \$88.8 million in net losses incurred, as result of its participation in the intercompany reinsurance agreement.

FIE has a service agreement with the Company. Under the terms of this agreement, FIE provides various services to the Company as are necessary and appropriate for the Company to discharge its obligations to its policyholders, shareholders and regulators. This agreement broadly encompasses, claims adjustment services, investment management services, preparation of insurance policies, billing and collections, and other administrative services.

G. At December 31, 2015 and 2014, all outstanding shares of the Company were owned by FIE.

The Company is one of the Farmers P&C Companies, which is comprised of Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Illinois Farmers Insurance Company, Farmers Insurance Company, Inc., Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company, Farmers Texas County Mutual Insurance Company, Farmers Reinsurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, Farmers Specialty Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, Foremost Lloyds of Texas, Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company. Others are: 21st Century North America Insurance Company, 21st Century Centennial Insurance Company, 21st Century Premier Insurance Company, 21st Century Security Insurance Company, Farmers Insurance Hawaii, Inc., 21st Century Superior Insurance Company, 21st Century Advantage Insurance Company, 21st Century Preferred Insurance Company, 21st Century Pinnacle Insurance Company, 21st Century Indemnity Insurance Company, 21st Century National Insurance Company, 21st Century Auto Insurance Company of New Jersey, American Pacific Insurance Company, Inc., 21st Century Pacific Insurance Company, 21st Century Assurance Company, 21st Century Insurance Company, 21st Century Casualty Company, and 21st Century Insurance Company of the Southwest. For more details on ownership, see Schedule Y.

H. The Company does not own shares of an upstream intermediate or ultimate parent, which are applicable under Section 4(B)(b)(x) of the NAIC Valuation of Securities manual.

I. The Company had no investments in an individual Subsidiary, Controlled, or Affiliated entity (“SCA”) that exceeded 10% of its admitted assets at both December 31, 2015 and 2014.

J. The Company did not recognize any impairment write down on investments in SCA’s during the years ended December 31, 2015 and 2014.

K. The Company does not have any investments in foreign insurance companies.

L. Downstream Holding Company Valued Using Look-Through Method

Not applicable.

M. The Company does not have any investments in foreign insurance companies.

N. The Company does not hold any investments in downstream noninsurance holding companies.

NOTES TO FINANCIAL STATEMENTS

11. DEBT

Not applicable.

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

A. Defined Benefit Plans

Postretirement Benefits

The Company and certain of the Farmers P&C Companies, provide certain postretirement benefits to retired employees. The postretirement medical benefits plan is a contributory defined benefit plan for employees who were retired or who were eligible for early retirement as of January 1, 1991, and is a contributory defined dollar plan for all other employees retiring after January 1, 1991. Currently, access to a retiree medical plan is available to retiring employees age 55 or older with five or more years of service, and a subsidy toward payment of retiree medical premiums is provided to retiring employees age 55 or older with ten or more years of service. A retiree life insurance benefit is no longer offered to retiring employees; although some retirees retain a life insurance benefit under legacy provisions. In addition, except for Hawaii, the current plan no longer offers an employer sponsored post-65 medical benefit plan. For retirees who retired before 1991, the plan provides annual premium reimbursement of \$2,800 each for retiree and covered spouse. The premium reimbursement amount increase by 5% each year thereafter. For retirees who retired between January 1, 1991 and December 31, 2009, the plan provides annual premium reimbursement of \$1,500 each for retiree and covered spouse.

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

(1) Change in benefit obligation

a. Pension Benefits

None.

b. Postretirement Benefits

		Underfunded	
		2015	2014
1	Benefit obligation at beginning of year	138,259,778	112,625,565
	Adoption of SSAP #92 for 2013		-
2	Service cost	9,229,607	7,676,733
3	Interest cost	5,203,272	5,128,646
4	Contribution by plan participants	650,487	969,944
5	Actuarial (gain) /loss	(18,118,597)	15,542,629
6	Foreign currency exchange rate changes		
7	Benefits paid	(3,590,221)	(3,683,739)
8	Plan amendments	-	-
	Business combinations, divestitures, curtailments,		
9	settlements and special termination benefits	-	-
10	Benefit obligation at end of year	131,634,326	138,259,778

c. Postemployment & Compensated Absence Benefits

None

(2) Change in plan assets

		Postretirement Benefits	
		2015	2014
a.	Fair value of plan assets at beginning of year	-	-
b.	Actual return on plan assets	-	-
c.	Foreign currency exchange rate changes	-	-
d.	Reporting entity Employer contribution	2,939,734	2,713,795
e.	Plan participants' contributions	650,487	969,944
f.	Benefits paid	(3,590,221)	(3,683,739)
g.	Business combinations, divestitures and settlements	-	-
h.	Fair value of plan assets at end of year	-	-

NOTES TO FINANCIAL STATEMENTS

(3) Funded Status

Postretirement Benefits		
	2015	2014
Overfunded:		
a. Assets (nonadmitted)		
1 Prepaid benefit costs	-	-
2 Overfunded plan assets	-	-
3 Total assets (nonadmitted)	-	-
Underfunded:		
b. Liabilities recognized		
1 Accrued benefit costs	(131,634,326)	(138,259,778)
2 Liability for pension benefits	-	-
3 Total liabilities recognized	(131,634,326)	(138,259,778)
c. Unrecognized liabilities	-	-

(4) Components of net periodic cost

Postretirement Benefits		
	2015	2014
a. Service cost	9,229,607	7,676,733
b. Interest cost	5,203,272	5,128,646
c. Expected return on plan assets		
d. Transition asset or obligation		
e. Gains and losses		(985,535)
f. Prior service cost or credit	4,216,332	4,216,332
g. Gain or loss recognized due to a settlement or curtailment	-	-
h. Total net periodic benefit cost	18,649,211	16,036,176

(5) Other amounts recognized in unassigned funds/(surplus).

Postretirement Benefits		
	2015	2014
a. Items not yet recognized as a component of net periodic cost – prior year	12,649,060	337,228
b. Net transition asset or obligation recognized		
c. Net prior service cost or credit arising during the period		
d. Net prior service cost or credit recognized	(4,216,332)	(4,216,332)
e. Net gain and loss arising during the period		985,535
f. Net gain and loss recognized	(18,118,597)	15,542,629
g. Items not yet recognized as a component of net periodic cost – current year	(9,685,869)	12,649,060

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

Postretirement Benefits		
	2015	2014
a. Net transition asset or obligation	-	-
b. Net prior service cost or credit	4,216,332	4,216,332
c. Net recognized gains and losses	(864,020)	-

(7) Amounts not yet recognized in net periodic benefit cost.

Postretirement Benefits		
	2015	2014
a. Net transition asset or obligation	-	-
b. Net prior service cost or credit	14,636,381	18,852,713
c. Net recognized gains and losses	(24,322,250)	(6,203,653)

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

	2015	2014
a. Weighted-average discount rate	3.70%	4.50%
b. Expected long-term rate of return on plan assets	N/A	N/A
c. Rate of compensation increase	N/A	N/A

NOTES TO FINANCIAL STATEMENTS

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

		2015	2014
d.	Weighted-average discount rate	4.11%	3.70%
e.	Rate of compensation increase	N/A	N/A

- (9) The amount of the accumulated benefit obligation for defined benefit pension plans under statutory accounting was \$131.6 million for the current year and \$138.3.6 million for the prior year.
- (10) In 2015 and 2014 there were no material changes to the Farmers P&C Companies Postretirement Welfare Plan. Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plan. The health care cost trend rate for participants who retired before January 1, 1991 was 7.5% during 2015, graded down to 5% in 2020.
- (11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plan. A one point change in assumed health care cost trend rates would have the following effects:

	1% Increase	1% Decrease
a. Effect on total of service and interest cost components	4,902	(7,486)
b. Effect on postretirement benefit obligation	369,173	(467,632)

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

	Year(s)	Amount
a.	2016	\$ 5,687,354
b.	2017	6,641,043
c.	2018	7,667,662
d.	2019	8,351,392
e.	2020	8,894,476
f.	2021 - 2025	53,024,480

- (13) The Farmers P&C Companies’ currently plans to make contributions to the postretirement benefits plan of \$5.7 million in 2016. The Company’s share of this postretirement benefit contribution is \$57,000.

The Farmers P&C Companies’ total benefit obligation under statutory accounting at the end of 2015 and 2014 was \$131.6 million and \$138.3 million, respectively. The Company’s share of this postretirement benefit obligation was \$1.3 million and \$1.4 million at December 31, 2015 and 2014, respectively. The total funded status for the Farmers P&C Companies was \$141.3 million and \$125.6 million, respectively. The Company’s share was \$1.4 million and \$1.3 million at December 31, 2015 and 2014, respectively.

B. Description of Investment Policies

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Rate of Return Assumptions

Not applicable

E. Defined Contribution Plans

Not applicable.

NOTES TO FINANCIAL STATEMENTS

F. Multi-employer Plans

Not applicable.

G. Consolidated/Holding Company Plans

Pension Plan

FIE and certain of the Farmers P&C Companies participate in two non-contributory retirement plans (the “Regular Plan” and the “Restoration Plan”) sponsored by Farmers Group, Inc. (“FGI”). The Regular Plan covers substantially all employees of the Farmers P&C Companies and FGI and its subsidiaries who have reached age 21 and have rendered one year of service. Benefits are based on years of service and the employee’s compensation during the last five years of employment. The Restoration Plan provides supplemental retirement benefits for certain key employees of the Farmers P&C Companies and FGI and its subsidiaries. Information regarding the Regular and Restoration Plans’ funded status is not developed separately. FIE has no legal obligation for benefits under this plan.

For the 2014-2015 and 2013-2014 plan years, the minimum required contribution did not exceed the full funding limitation under the Internal Revenue Code. As a result, as of year-to-date December 31, 2015, the Farmers P&C Companies, FGI and its subsidiaries made total contributions to the Plans of \$225.0 million, of which \$110.6 million came from the Farmers P&C Companies. The Company's share of the Farmers P&C Companies’ contributions was \$1.1 million in 2015. In 2014, the Farmers P&C Companies, FGI and its subsidiaries made total contributions to the Plans of \$225.0 million, of which \$107.3 million came from the Farmers P&C Companies. The Company's share of the Farmers P&C Companies’ contributions was \$1.1 million in 2014.

Effective January 1, 2009, FIE and certain of the Farmers P&C Companies began participating in a third non-contributory retirement plan (“Cash Balance Program”) also sponsored by FGI. The Cash Balance Program covers new hires, effective January 1, 2009, and all employees who are not grandfathered under the Regular Plan as of December 31, 2008. Vested employees who are age 40 and over or who have 10 or more years of service as of December 31, 2008 are grandfathered in the Regular Plan. Under the Cash Balance Program, FGI and the Farmers P&C Companies will make regular contributions based on a percentage of base pay. The contributions vary based on age and length of service. In addition, the Cash Balance Program has a minimum annual return of 5.0%. Employees, who are vested under the Regular Plan as of December 31, 2008, under the age of 40 and have fewer than 10 years of service, will receive transitional contributions to maximize the benefit under the Cash Balance Program.

Short Term Incentive Program

Effective January 1, 2009, FIE and certain of the Farmers P&C Companies, participate in a new Short Term Incentive Program (“STIP”) and a 401(k) Savings Plan sponsored by FGI. These two plans replaced the previous Farmers P&C Companies' Deferred Profit Sharing and Cash Profit Sharing plans that were discontinued effective January 1, 2009. The STIP is a performance-based plan that provides employees an annual incentive pay based on the achievement of certain Farmers P&C Companies’ goals and individual employee performance. The Company’s share of expense under this plan was \$1.0 million and \$0.9 million as of December 31, 2015 and 2014, respectively.

401(k) Savings Plan

Effective January 1, 2009, FIE and certain of the Farmers P&C Companies, participate in a 401(k) Savings Program sponsored by FGI. Contributions are made by eligible employees up to the yearly maximums allowable as defined by the Internal Revenue Service. FIE and certain Farmers Companies will match eligible employees’ contributions up to 6.0% of earned base pay. All eligible employees are 100% vested in the 401(k) Savings Plan. The Company’s share of expense under this plan was \$0.4 million and \$0.4 million as of December 31, 2015 and 2014, respectively.

H. Postemployment Benefits and Compensated Absences

Compensated Absences

The Company does not accrue for compensated absences due to immateriality.

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not applicable

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

(1-5) The Company had 10,000 shares of \$100 par value common stock authorized, and 10,000 shares issued and outstanding at December 31, 2015 and 2014.

(6) No restrictions have been placed on unassigned funds.

(7) The Company does not have advances to surplus.

(8) The Company does not hold stock for special purposes.

NOTES TO FINANCIAL STATEMENTS

- (9) The Company does not have any special surplus funds balances.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) were (\$9.0) thousand and (\$9.7) thousand at December 31, 2015 and 2014, respectively.
- (11) The Company has not issued any surplus notes.
- (12-13) The Company has not undergone any quasi-reorganizations.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

Not applicable.

B. Assessments

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

The Company had no material guaranty fund assessment accrued in 2015 and 2014.

- (2) Not applicable.

C. Gain Contingencies

None.

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

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

	Direct
Claims related ECO and bad faith losses paid	\$7,500

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

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

None.

F. All Other Contingencies

Litigation

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

NOTES TO FINANCIAL STATEMENTS

California Earthquake Authority

Fire is a participant in the California Earthquake Authority (“CEA”) on behalf of the Farmers P&C Companies. The CEA was established by the California Legislature to provide earthquake insurance to the owners of residential property in the state of California. Insurers who elect to participate in the program are liable for a portion of aggregate losses up to \$1.9 billion, contingent on losses exceeding a specified limit. Effective May 28, 2015, the latest date for which information was available, the Farmers P&C Companies’ residential earthquake insurance market share was 12.60 %, and its respective share of this contingent liability was \$238.6million at December 31, 2015. In the case of a triggering event, and based on its intercompany reinsurance participation of 1.00%, the Company’s share of this contingent liability before external reinsurance would be \$2.4 million. As of December 31, 2015, a triggering event has not occurred, and, therefore, no provision has been made in the accompanying financial statements for any liability or loss that may result from a catastrophic earthquake event.

15. LEASES

A. Lessee Operating Leases

Not applicable.

B. Lessor Leases

Not applicable.

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

Not applicable.

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

Not applicable.

C. Wash Sales

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

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

A. ASO Plans

Not applicable.

B. ASC Plans

Not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract

Not applicable.

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

Not applicable.

20. FAIR VALUE MEASUREMENTS

A. Inputs Used For Assets Measured At Fair Value

- 1. Fair Value Measurements by Levels 1, 2 and 3

The Company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the table below.

NOTES TO FINANCIAL STATEMENTS

Level 1 - are liquid investments traded in active markets and valued based on unadjusted quoted prices. Assets in this category are preferred and common stock securities.

Level 2 - The securities that fall into this category are bonds, preferred stocks, common stocks and call options which are not exchange traded. These securities are valued based upon models with observable inputs - for example market interest rates, credit spreads etc. They may have been determined by independent pricing services using observable inputs.

Level 3 - are investments valued based upon models with "significant" non-observable inputs (assumptions). Such assumptions can be about loss severities, prepayment speed, interest rate volatilities, earnings forecast, comparables sales etc.

(1) Description for each class of asset or liability	(2) Level 1	(3) Level 2	(4) Level 3	(5) Total
a. Assets at Fair Value				
Perpetual Preferred stock				
Industrial and Misc	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	\$ -	\$ -	\$ -	\$ -
Bonds				
U.S. Governments	-	-	-	-
Industrial and Misc	-	-	224,301	224,301
Hybrid Securities	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	\$ -	\$ -	\$ 224,301	\$ 224,301
Common Stock				
Industrial and Misc	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Common Stocks	\$ -	\$ -	\$ -	\$ -
Derivatives				
Warrants	-	-	-	-
Total Derivatives	\$ -	\$ -	\$ -	\$ -
Real Estate Joint Venture Interest - Unaff				
Mortgage Loans Joint Venture Interest - Unaff	-	-	-	-
Other Joint-Venture Interest - Unaff.	-	-	-	-
Total Assets at Fair Value	\$ -	\$ -	\$ 224,301	\$ 224,301

2. Rollforward of Level 3

	(1) Balance at 01/01/15	(2) Transfers into Level 3	(3) Transfers out of Level 3	(4) Total Gains / (Losses) included in Net Income	(5) Total Gains / (Losses) included in Surplus	(6) Purchases	(7) Issuances	(8) Sales	(9) Settlements	(12) Balance at 12/31/15
Residential mortgage backed securities	\$ 116,456	\$ -	\$ -	\$ (3,317)	\$ 1,548	\$ -	\$ -	\$ (24,192)	-	\$ 90,495
Commercial mortgage backed securities	-	-	-	-	-	-	-	-	133,806	133,806
Asset backed securities	-	-	-	-	-	-	-	-	-	-
Other Bonds	-	-	-	-	-	-	-	-	-	-
Preferred Stock	-	-	-	-	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-	-	-	-	-
Real estate joint venture interest - Unaff.	-	-	-	-	-	-	-	-	-	-
Mortgage Loans Joint Venture Interest - Unaff	-	-	-	-	-	-	-	-	-	-
Other joint-venture interest - Unaff.	-	-	-	-	-	-	-	-	-	-
Total	\$ 116,456	\$ -	\$ -	\$ (3,317)	\$ 1,548	\$ -	\$ -	\$ (24,192)	\$ 133,806	\$ 224,301

3. Policy on Transfers In and Out of Level 3

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

4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values

NOTES TO FINANCIAL STATEMENTS

Bonds and/or Common stocks carried at fair value categorized as Level 3 were valued using unobservable inputs. These unobservable inputs reflect our own assumptions about the criteria that market participants would use in pricing these assets (including assumptions about risk). These assumptions were based on the best information available in the circumstances.

5. Derivative Fair Values

None.

B. Other Fair Value Disclosures

None.

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

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

All Investment Assets at Fair Value as of December 31, 2015:

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
a. Assets at Fair Value						
Bonds	\$ 228,486,579	\$ 226,637,459	\$ -	\$ 228,205,205	\$ 281,374	\$ -
Preferred Stock	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-
Real Estate	-	-	-	-	-	-
Cash, Cash Equivalents and Short-Term	2,660,706	2,660,706	2,660,706	-	-	-
Receivable for Securities	-	-	-	-	-	-
Derivative Instruments	-	-	-	-	-	-
Securities Lending	-	-	-	-	-	-
Mortgage Loan Joint Venture Interest-Unaffiliated	-	-	-	-	-	-
Other Joint-Venture Interest Unaffiliated	-	-	-	-	-	-
Fixed or Variable Rate - Bonds - Unaffiliated	-	-	-	-	-	-
Surplus Debentures, etc - Affiliated	-	-	-	-	-	-
Real Estate Joint Venture Interest-Unaffiliated	-	-	-	-	-	-
Payable for securities	-	-	-	-	-	-
Total Assets at Fair Value	\$ 231,147,285	\$ 229,298,165	\$ 2,660,706	\$ 228,205,205	\$ 281,374	\$ -

D. Reasons Not Practical to Estimate Fair Values

None.

21. OTHER ITEMS

A. Unusual or Infrequent Items

None.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Auto Physical Damage Quota Share Agreement

Effective January 1, 2004, Farmers Reinsurance Company ("Farmers Re") assumes annually \$200.0 million and Zurich Insurance Company ("Zurich") assumes \$800.0 million of gross written premiums under an Auto Physical Damage ("APD") Quota Share reinsurance agreement with the Farmers P&C Companies. In addition, Farmers Re and Zurich assume a quota share percentage of ultimate net losses sustained by the Farmers P&C Companies in their APD lines of business. The agreement, which can be terminated after 30 days' notice by any of the parties, also provides for the Farmers P&C Companies to receive a ceding commission of 18.0% of premiums, with additional experience commissions that depend on loss experience. This experience commission arrangement limits Farmers Re and Zurich's potential underwriting gain on the assumed business to 2.5% of premiums assumed. The APD agreement was initially entered into on April 1, 2001, which replaced a January 1, 1998 reinsurance agreement.

The following are the significant changes to the 2004 APD agreement:

Effective January 1, 2006, the Farmers P&C Companies modified the terms of the APD agreement with Farmers Re and Zurich. The new agreement provides for annual ceded premiums of \$1.0 billion of gross written premiums with

NOTES TO FINANCIAL STATEMENTS

20.0% assumed by Farmers Re and 80.0% assumed by Zurich, a 25.8% ceding commission for acquisition expenses, and an 8.2% ceding commission for unallocated loss adjustment expense. The agreement also includes provisions for additional experience commissions that will depend on loss experience and recoveries below a specified ratio for each year. This experience commission arrangement limits Farmers Re and Zurich's potential underwriting gain on the assumed business to 2.0% of premiums assumed plus 20.0% of the underwriting gain resulting from a combined ratio under 98.0%. The APD agreement can be cancelled after 90 days notice by any of the parties.

Effective, January 1, 2012, the APD agreement was replaced with a new APD treaty with substantially the same terms as the prior agreement but with the ceding commission for acquisition expenses ranging between 27.1% and 29.1% and the ceding commission for unallocated loss adjustment expenses ranging between 8.0% and 10.0%, both based on a previous five-year average experience. In addition, the experience commission was eliminated.

Effective, January 1, 2013, the APD agreement was amended such that Farmers Re assumed 12.5% (\$125.0 million) of the ceded annual premiums while Zurich continues to assume \$800.0 million of the annual ceded premiums. The remaining \$75.0 million of the APD premiums is assumed by Swiss Reinsurance America Corporation ("Swiss Re") a third party reinsurer, on the same terms as Farmers Re and Zurich.

Effective, January 1, 2014, the APD agreement was amended such that Farmers Re assumed 10% (\$100.0 million) of the ceded annual premiums while Zurich continues to assume \$800.0 million of the annual ceded premiums. Swiss Re assumed the remaining \$100 million of the APD premiums as a result of the amended APD agreement.

Effective January 1, 2015, the APD agreement was amended such that Farmers Re, ZIC, and Swiss Reinsurance Company Ltd ("Swiss Zurich") assumed 7.14% (\$50.0 million), 64.29% (\$450.0 million), and 28.57% (\$200.0 million) of the total \$700.0 million ceded annual premiums, respectively.

The Company's share of ceded premiums was \$7.0 million and \$10.0 million for December 31, 2015 and 2014, respectively. Ceded incurred losses and loss adjustment expenses totaled \$5.1 million and \$7.2 million for the years ended December 31, 2015 and 2014, respectively. The Company's share of the total experience commission income was \$1.9 million and \$2.9 million for the years ended December 31, 2015 and 2014, respectively.

All Lines Quota Share Reinsurance Agreement

Effective December 31, 2002, certain of the Farmers P&C Companies began participating in a 10.0% All Lines Quota Share reinsurance agreement ("All Lines agreement") with Farmers Re and Zurich which has been amended over the years. The All Lines agreement provided for a cession of a quota share of the premiums written and the ultimate net losses sustained in all lines of business written by Farmers P&C Companies after the APD agreement has been applied. Loss recoveries are subjected to a maximum ratio. In addition, under this treaty the Farmers P&C Companies' catastrophe losses are subject to a maximum of \$800.0 million. The All Lines agreement also provided for the Farmers P&C Companies to receive a provisional ceding commission of 22.0% of premiums for acquisition expenses which are recognized as ceded premiums are written, and 8.8% of premiums for unallocated loss adjustment expenses and 5.3% of premiums for other expenses which are both recognized as premiums are earned, with additional experience commissions potentially payable depending on loss experience.

The following are the significant changes to the 2002 All Lines agreement:

Effective December 31, 2004, the 10.0% All Lines agreement was amended and the quota share participation was increased by 2.0% to 12.0%;

Effective December 31, 2005, the quota share participation was decreased from 12.0% to 6.0%;

Effective December 31, 2007, the quota share participation was further reduced by 1.0 % to 5.0%. In addition, under this treaty the Farmers P&C Companies' catastrophe losses were changed from \$800.0 million to a maximum of \$1.0 billion;

Effective September 30, 2008, the quota share was modified and the participation was increased from 5.0% to 25.0%. In addition to this change, the ceding commission for acquisition expenses was increased from 22.0% to 25.0%.

Effective June 30, 2009, the All Lines agreement was amended and the quota share participation was increased by 12.5% to 37.5%.

Effective December 31, 2009, the All Lines agreement was modified and the participation ratio was decreased by 2.5% to 35.0%. In addition to this change, the provisional ceding commission for acquisition expenses was increased from 25.0% to 25.7%, and the ceding commission for unallocated loss adjustment expense increased from 8.8% to 9.0%. The ceding commission for other expenses remained at 5.3%.

Effective June 30, 2010, the All Lines agreement was amended and the quota share participation was decreased by 10.0% to 25.0%.

NOTES TO FINANCIAL STATEMENTS

Effective December 31, 2010, the All Lines Quota Share reinsurance agreement was modified and the participation ratio was decreased by 13.0% to 12.0%. In addition to this change, the provisional ceding commissions for acquisition expenses increased by 1.0% from 25.7% to 26.7%, while the Farmers P&C Companies' catastrophe losses were changed from \$1.0 billion to a maximum of \$1.2 billion. The unallocated loss adjustment expense and other expenses remained unchanged at 9.0% and 5.3%, respectively.

Effective December 31, 2011, the All Lines agreement was amended subsequent to which Farmers Re and Zurich entered into a 20.0% All Lines agreement, under which each assumes a percentage of all lines of business written by the Farmers P&C Companies, prospectively. Under the All Lines agreement, which amended the 12.0% All Lines agreement in effect since December 31, 2010, Farmers Re and Zurich assume a 4.0% and 16.0% respective quota share of the premiums written and the ultimate net losses sustained in all lines of business written by the Farmers P&C Companies after the APD agreement has been applied.

Effective December 31, 2012, the All Lines agreement was amended and Swiss Reinsurance America Corporation ("Swiss Re") was added as a participant to the treaty, prospectively. Under the terms of this amended agreement, Farmers Re, ZIC and Swiss Re assume a 2.5%, 16.0%, and 1.5% respective quota share of the premiums written and the ultimate net losses sustained in all lines of business written by the Farmers P&C Companies after the APD agreement has been applied.

Effective December 31, 2013, the All Lines agreement was amended such that Farmers Re assumes a 2.0 percent quota share. The remaining 2.0 percent quota share is assumed by Swiss Re on the same terms as Farmers Re and Zurich. Unearned premiums totaling \$34 million were transferred from Farmers Re to the Farmers Exchanges as a result of its decreased participation in the All Lines agreement effective December 31, 2013. In addition, the Farmers Exchanges remitted \$9.0 million of reinsurance commissions to Farmers Re for acquisition expenses due to the decreased participation in the All Lines agreement.

Effective December 31, 2014, the All Lines agreement was amended and the participation ratio was decreased by 6% to 14% and the provisional ceding commission for acquisition expenses was decreased from 9.0% to 8.4%. In addition to these changes, Swiss Reinsurance Company Ltd ("Swiss Zurich") replaced Swiss Re as a participant to the treaty, prospectively, on the same terms as Farmers Re and Zurich. Under the All Lines agreement, which amended the 20.0% All Lines agreement in effect since December 31, 2011, Farmers Re, Zurich, and Swiss Zurich Re assume a 1.0%, 9.0%, and 4.0% respective quota share of the premiums written and the ultimate net losses sustained in all lines of business written by the Farmers P&C Companies after the APD agreement has been applied. Unearned premiums totaling \$68.0 million and \$136.0 million were transferred from Farmers Re and Swiss Re, respectively, to the Farmers Exchanges as a result of their decreased participation in the All Lines agreement effective December 31, 2014. In addition, the Farmers Exchanges remitted \$18.2 million and \$36.3 million of reinsurance commissions to Farmers Re and Swiss Re, respectively, for acquisition expenses due to their decreased participation in the All Lines agreement. Effective simultaneously with the reduction of Farmers Re and Swiss Re's quota share participation, the Farmers P&C Companies in turn transferred unearned premiums totaling \$476.0 million to Zurich as a result of its participation in the agreement. In addition, Zurich remitted \$127.1 million to the Farmers P&C Companies as a result of the change in the All lines quota share agreement effective December 31, 2014.

Effective December 31, 2015, the All Lines Quota Share agreement was amended and the participation ratio was increased from 14% to 20%. In addition to this change, Farmers Re was removed as a participant in the agreement and Transatlantic Reinsurance Company ("Trans Re") and Ariel Re Bermuda Limited ("Ariel Re") were added as new participants to the treaty, prospectively, on the same terms as Swiss Zurich and Zurich. Under the All Lines agreement, which amended the 14.0% All Lines agreement in effect since December 31, 2014, Zurich, Swiss Zurich Re, Trans Re, and Ariel Re now assume a 8.0%, 7.0%, 4% and 1% respective quota share of the premiums written and the ultimate net losses sustained in all lines of business written by the Farmers P&C Companies. In addition, under the All Lines agreement, the Farmers P&C Companies catastrophe losses are subject to a maximum of \$1.3 billion. The All Lines agreement, which can be terminated after 90 days notice by any of the parties, also provides for the Farmers P&C Companies to receive a ceding commission of 26.7% of premiums for acquisition expenses, 8.2% of premiums for unallocated loss adjustment expense and 5.3% of premiums for other expenses. As a result, unearned premiums totaling \$69.9 million each, were transferred from Farmers Re and Zurich, respectively, to the Farmers Exchanges as a result of their decreased participation in the All Lines agreement effective December 31, 2015. In addition, the Farmers Exchanges remitted \$18.7 million each, of reinsurance commissions to Farmers Re and Zurich, respectively, for acquisition expenses due to their decreased participation in the All Lines agreement. Effective simultaneously with the reduction of Farmers Re and Zurich's quota share participation, the Farmers P&C Companies in turn transferred unearned premiums totaling \$209.8 million, \$279.8 million, and \$69.9 million to Swiss Zurich, Trans Re and Ariel Re, respectively, as a result of their increased participation in the agreement. In addition, Swiss Zurich, Trans Re, and Ariel Re remitted \$56.2 million, \$74.7 million, and \$18.7 million, respectively, in reinsurance commissions to the Farmers P&C Companies as a result of the change in the All Lines quota share agreement effective December 31, 2015.

Based on the results for 2015 and 2014, the Company's share of recoveries were \$17.1 million and \$22.3 million, respectively. For the years ended December 31, 2015 and 2014, the Company's share of ceded premiums earned were \$24.7 million and \$34.0 million, respectively. The Company's share of ceding commissions was \$9.1 million and \$9.8 million for the years ended December 31, 2015 and 2014, respectively.

Texas Attorney General Premium Litigation

NOTES TO FINANCIAL STATEMENTS

On August 5, 2002, the Texas Attorney General and Texas Department of Insurance (“TDI”) initiated a legal action against FIE, Fire and certain of their affiliates, which alleged certain improprieties in the pricing of a portion of their homeowners insurance policies written in the state of Texas. On December 18, 2002, the parties executed a Settlement Agreement, which, when approved by the court, will provide for certain rate reductions and refunds to Texas policyholders. No fines or penalties are included, and there is no admission of wrongdoing. The settlement also allows FIE and Fire, which had previously sent notices terminating all of their homeowner policies, to continue operating in the homeowner’s insurance market in Texas. The timetable for final court approval of the settlement is unclear. Certain additional parties intervened in the approval process, objecting to the settlement. The settlement did receive preliminary approval from the trial court, but the interveners sought and obtained a ruling from the Court of Appeals on January 21, 2005 that the settlement could not proceed as a class action settlement because the Attorney General did not have authority to settle the case in that manner. The Texas Supreme Court accepted review of this matter and held on April 27, 2007 that the Attorney General did have the necessary authority to settle the case as a class action. The matter was remanded to the Court of Appeals, which affirmed the certification of the settlement class and has remanded the matter to the trial court for final determination of the fairness of the settlement. The trial court has granted preliminary and final approval to the settlement. Management has established a reserve based on applicable accounting procedures.

Uninsured and Underinsured Election Forms

Farmers Insurance Company of Arizona is a defendant in a putative class action filed in New Mexico. Plaintiffs allege that UM/UIM rejection and election forms used in New Mexico do not comply with New Mexico law. Plaintiffs seek unspecified damages, or otherwise seek to require defendant to reopen and readjust the claims of the plaintiff class members. A class was certified for settlement purposes only that included all Farmers-related entities writing in New Mexico; the settlement has received preliminary approval and will be on a claims-made basis. The court has granted preliminary and final approval that is currently on appeal. Management has established a provision based on applicable accounting procedures.

Personal Injury Protection Billing Case

This is a putative Florida class action brought by medical providers. Plaintiffs allege that defendant 21st Century Security Insurance Company (formerly known as New Hampshire Indemnity Company) improperly took fee schedule reductions from personal injury protection billings without policy language authorizing same. Florida status allows use of a fee schedule to apply to medical provider bills. Plaintiff, however, alleges that use of the fee schedule is improper unless the policy specifically states that a fee schedule will be used. Management has established a reserve based on applicable accounting procedures.

Farmers Agency Force Deferred Compensation Plan

FIE and certain of the Farmers P&C Companies have established a tax-deferred savings plan for their agents and district managers which allowed eligible participants to defer up to 50% of their auto new commissions into a deferred compensation program. To be eligible to participate in the plan, a full-time agent must have completed six months of service and qualifying participants are vested 100% on their accrued benefit at all times. This Plan is not subject to ERISA and is not intended to be a qualified plan.

The program is administered by TBG Financial, a third party administrator, and the maximum qualifying deferred amount allowed in any plan year per each participating Sponsor is \$5.0 million. Fund balances are monitored monthly and investment earnings in the deferred compensation liability account are credited (or debited) to the account balances. The investment earnings/(losses) in the deferred compensation liability account were (\$7,000) and \$29,000 at December 31, 2015 and 2014, respectively.

Business Owned Life Insurance

In conjunction with the Farmers Agency Force Deferred Compensation Plan, FIE and certain of the Farmers P&C Companies purchased a Variable Group Life insurance policy for certain employees, with FIE named as beneficiary. The policy provides a life insurance benefit of \$50,000 at no cost to those qualifying officers and employees who voluntarily chose to become insured. There are no cash surrender values for the participating employees. The cash surrender value of the policy was reported as an asset on the balance sheet of FIE. At December 31, 2015, the investment earnings/(losses) and insurance expenses were (\$5,000) and \$5,000, respectively. At December 31, 2014, the investment earnings/(losses) and insurance expenses were \$23,000 and \$4,000, respectively.

There are no policyholders' funds allocated to the premiums of this group insurance policy.

NOTES TO FINANCIAL STATEMENTS

Additional Schedule P Data

The following summary, as reported in columns 13 through 24 in the Company’s 2015 Schedule P- Part I, presents net unpaid losses, defense and cost containment expense (“DCC”) and adjusting and other expense (“AO”) reserves for accident years 2005, 2004, 2003, 2002, 2001, 2000 and prior for each line of business reported (in thousands):

Schedule P Part 1 - Summary						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 251	\$ 408	\$ 4	\$ 71	\$ 56	\$ 789
2001	156	506	2	61	35	760
2002	85	220	3	41	29	378
2003	146	161	2	34	29	372
2004	102	281	3	62	30	477
2005	<u>182</u>	<u>188</u>	<u>5</u>	<u>75</u>	<u>35</u>	<u>484</u>
Total	<u>\$ 921</u>	<u>\$ 1,764</u>	<u>\$ 18</u>	<u>\$ 343</u>	<u>\$ 213</u>	<u>\$ 3,259</u>

Schedule P Part 1A - Homeowners/Farmowners						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 5	\$ 0	\$ 0	\$ 9	\$ 0	\$ 14
2001	3	1				3
2002	1	0	(0)		0	1
2003	27	1	0		2	30
2004	5	0	0	0	0	5
2005	<u>5</u>	<u>0</u>	<u></u>	<u>0</u>	<u>1</u>	<u>6</u>
Total	<u>\$ 45</u>	<u>\$ 2</u>	<u>\$ 0</u>	<u>\$ 9</u>	<u>\$ 4</u>	<u>\$ 59</u>

Schedule P Part 1B - Private Passenger Auto Liability/Medical						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ (48)	\$ (0)	\$ 0	\$ (0)	\$ 0	\$ (49)
2001	(150)	266		25	2	144
2002	(56)	12	0	1	2	(40)
2003	2	8		1	2	14
2004	4	11		1	2	18
2005	<u>11</u>	<u>10</u>	<u></u>	<u>1</u>	<u>3</u>	<u>25</u>
Total	<u>\$ (238)</u>	<u>\$ 307</u>	<u>\$ 0</u>	<u>\$ 30</u>	<u>\$ 12</u>	<u>\$ 112</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1C - Commercial Auto/Truck Liability/Medical						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 1	\$ 4	\$ 0	\$ 4	\$ 0	\$ 9
2001	0	2	0	2	0	4
2002	0	3	0	(1)	0	3
2003	(1)	3	(0)	1	0	3
2004	0	(8)	0	(1)	0	(8)
2005	<u>2</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>5</u>
Total	<u>\$ 3</u>	<u>\$ 5</u>	<u>\$ 0</u>	<u>\$ 6</u>	<u>\$ 1</u>	<u>\$ 15</u>

Schedule P Part 1D - Workers' Compensation						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 220	\$ 356	\$ 2	\$ 28	\$ 47	\$ 653
2001	138	223	1	18	29	409
2002	75	180	1	16	22	293
2003	109	139	1	14	20	282
2004	82	160	1	15	21	278
2005	<u>155</u>	<u>119</u>	<u>1</u>	<u>14</u>	<u>20</u>	<u>309</u>
Total	<u>\$ 779</u>	<u>\$ 1,175</u>	<u>\$ 6</u>	<u>\$ 106</u>	<u>\$ 158</u>	<u>\$ 2,225</u>

Schedule P Part 1E - Commerical Multiple Peril						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 7	\$ 27	\$ 1	\$ 35	\$ 6	\$ 76
2001	5	56	1	44	3	109
2002	2	12	1	22	4	41
2003	6	36	1	19	4	67
2004	11	13	1	30	6	61
2005	<u>9</u>	<u>50</u>	<u>3</u>	<u>56</u>	<u>10</u>	<u>129</u>
Total	<u>\$ 39</u>	<u>\$ 195</u>	<u>\$ 9</u>	<u>\$ 207</u>	<u>\$ 33</u>	<u>\$ 482</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1F - Section 1 - Medical Malpractice - Occurrence						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0	\$ 3
2001	1	0		0	0	1
2002	0	10	1	0	0	12
2003	4	9	0	0	0	14
2004	0	2	1	0	0	3
2005	<u> </u>	<u>2</u>	<u> </u>	<u>0</u>	<u>0</u>	<u>2</u>
Total	<u>\$ 6</u>	<u>\$ 25</u>	<u>\$ 2</u>	<u>\$ 1</u>	<u>\$ 1</u>	<u>\$ 35</u>

Schedule P Part 1F - Section 2 - Medical Malpractice - Claims Made						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 0	\$ 50	\$ 0	\$ 0	\$ 3	\$ 54
2001		2		0	0	2
2002		2	0	0	0	2
2003	(2)	3	0	0	0	1
2004		4		0	0	4
2005	<u> </u>	<u>2</u>	<u> </u>	<u>0</u>	<u>0</u>	<u>2</u>
Total	<u>\$ (1)</u>	<u>\$ 63</u>	<u>\$ 0</u>	<u>\$ 1</u>	<u>\$ 3</u>	<u>\$ 66</u>

Schedule P Part G - Special Liability						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 17	\$ (0)	\$ 0	\$ (0)	\$ 0	\$ 17
2001	59	0		0	0	59
2002	53	0		0	0	53
2003		0		0	0	0
2004	0	0	0	0	0	0
2005	<u>(0)</u>	<u>0</u>	<u> </u>	<u>0</u>	<u>0</u>	<u>0</u>
Total	<u>\$ 129</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 129</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1H - Section 1 - Other Liability						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ (1)	\$ (31)	\$ 0	\$ (6)	\$ 0	\$ (38)
2001	(0)	(47)	0	(29)	0	(76)
2002	2	2	0	1	0	5
2003	1	(37)	0	(2)	0	(38)
2004	0	99	0	15	0	115
2005	<u>1</u>	<u>3</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>6</u>
Total	<u>\$ 3</u>	<u>\$ (11)</u>	<u>\$ 0</u>	<u>\$ (19)</u>	<u>\$ 2</u>	<u>\$ (26)</u>

Schedule P Part 1I - Special Property						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 49	\$ (0)	\$ 0	\$ (0)	\$ (0)	\$ 49
2001	100	0	(0)	0	(0)	100
2002	7	0	(0)	0	(0)	7
2003		0	0	0	(0)	0
2004	0	0		0	(0)	0
2005	<u></u>	<u>0</u>	<u></u>	<u>0</u>	<u>(0)</u>	<u>0</u>
Total	<u>\$ 156</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ (0)</u>	<u>\$ 156</u>

Schedule P - Part 1J - Auto Physical Damage						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0	\$ 1
2001	(0)	4		0	0	4
2002	0	(0)		0	0	(0)
2003	(0)	(0)		0	0	(0)
2004	0	(1)	0	0	0	(1)
2005	<u>0</u>	<u>(1)</u>	<u></u>	<u>0</u>	<u>0</u>	<u>(1)</u>
Total	<u>\$ 0</u>	<u>\$ 2</u>	<u>\$ 0</u>	<u>\$ 1</u>	<u>\$ 0</u>	<u>\$ 4</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P - Part 1K - Section 1 - Fidelity/Surety						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2001		0		0	0	0
2002		0		0	0	0
2003		0		0	0	0
2004		0		0	0	0
2005	_____	0	_____	0	0	0
Total	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

Schedule P - Part 1L - Other (Including Credit, Accident and Health)						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2001						
2002						
2003						
2004						
2005	_____	_____	_____	_____	_____	_____
Total	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2000 & prior	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2001		0		0	0	0
2002		0		0	0	0
2003		0		0	0	0
2004		0		0	0	0
2005	_____	0	_____	0	0	0
Total	<u>\$ 0</u>	<u>\$ 1</u>	<u>\$ 0</u>	<u>\$ 1</u>	<u>\$ 0</u>	<u>\$ 1</u>

NOTES TO FINANCIAL STATEMENTS

D. Business Interruption Insurance Recoveries

None.

E. State Transferable and Non-Transferable Tax Credits

None.

F. Subprime Mortgage Related Risk Exposure

(1) Generally, direct and indirect subprime exposures were identified based upon consideration of the following types of features: 1) Interest rate above prime to borrowers that did not qualify for prime rate loans. 2) Borrowers with low credit ratings (FICO scores). 3) Interest only or negative amortizing loans. 4) Unconventionally high initial loan-to-value ratios. 5) Unusually low initial payments based on a fixed introductory rate that expires after a short initial period and then adjusts to an unusually high rate based upon a variable index rate plus a margin. 6) Borrowers with less than conventional documentation of their income and/or net assets. 7) Very high or no limits on how much the payment amount or the interest rate may increase or reset periods. 8) Include substantial prepayment penalties and or prepayment penalties that extend beyond the initial interest rate adjustment.

(2) The Company does not have direct exposure through investments in subprime mortgage loans.

(3) The Company has the following direct exposure through other investments as of December 31, 2015:

	Actual Cost	Book Adjusted Carrying Value	Fair Value	Other-than- temporary impairment
a. Residential mortgage backed securities	\$ 169,924	\$ 144,484	\$ 147,569	\$ (76,941)
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investments in SCAs				
f. Other assets				
g. Total	\$ 169,924	\$ 144,484	\$ 147,569	\$ (76,941)

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

G. Insurance-Linked Securities

None.

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 15, 2016 for these statutory financial statements, which were issued on February 15, 2016.

The APD program was non renewed effective 1/1/2016.

23. REINSURANCE

A. Unsecured Reinsurance Recoverables

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

NAIC Group Code	Federal Identification Number	Reinsurer	2015	2014
0212	95-2575893	Farmers Insurance Exchange	90,096	94,191

B. Reinsurance Recoverable in Dispute

None.

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

(1) The maximum amount of return commission which would have been due reinsurers if they, or the Company, or a receiver, had canceled all insurance assumed as of the end of the periods covered by this annual statement with the return of the unearned premiums is as follows:

2015	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	\$ 62,241,592	\$ 20,874,585	\$ 37,699,977	\$ 11,809,141	\$ 24,541,614	\$ 9,065,444
All other	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total	<u>\$ 62,241,592</u>	<u>\$ 20,874,585</u>	<u>\$ 37,699,977</u>	<u>\$ 11,809,141</u>	<u>\$ 24,541,614</u>	<u>\$ 9,065,444</u>
Direct unearned premium reserve <u>\$ 37,699,977</u>						
2014	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	\$ 64,768,593	\$ 21,970,802	\$ 37,862,964	\$ 12,693,180	\$ 26,905,629	\$ 9,277,622
All other	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total	<u>\$ 64,768,593</u>	<u>\$ 21,970,802</u>	<u>\$ 37,862,964</u>	<u>\$ 12,693,180</u>	<u>\$ 26,905,629</u>	<u>\$ 9,277,622</u>
Direct unearned premium reserve <u>\$ 37,862,964</u>						

(2) The Company has no additional or return commissions, predicated on loss experience or any other form of profit sharing arrangements, in this annual statement as a result of existing contractual arrangements.

(3) The Company does not have protected cells.

D. Uncollectible Reinsurance

None.

E. Commutation of Ceded Reinsurance

None.

F. Retroactive Reinsurance

None.

G. Reinsurance Accounted for as a Deposit

None.

H. Run-off Agreements

None.

I. Certified Reinsurance Downgraded or Status Subject to Revocation

NOTES TO FINANCIAL STATEMENTS

None.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

- A. Mid Century Insurance Company ("Mid Century"), one of the Farmers P&C Companies, has one workers' compensation policy with Farmers Group Inc. ("FGI"), which is subject to retrospective rating features. Mid Century estimates the accrued retrospective premium adjustment through the review of the individual retrospectively rated risk and by comparing case basis loss development with that anticipated in the policy contract to arrive at the best estimate of return or additional retrospective premium. The total accrued retrospective premiums receivable was recorded at \$1.6 million and \$2.4 million for the years ended December 31, 2015 and 2014, respectively. The Company's share of the accrued retrospective premiums receivable totaled \$16,000 and \$24,000 for the years ended December 31, 2015 and 2014, respectively. This policy was cancelled effective January 1, 2011 and in run-off.
- B. The Company records accrued retrospective premium as an adjustment to written premium.
- C. The amount of net premiums written subject to retrospective rating features for the years ended December 31, 2015 and 2014 for Mid Century was (\$1.2) million and \$0.0 million, respectively. As of December 31, 2015, the Company's share was \$0.0 million, which was (0.3%) of the Company's total net workers' compensation premiums written of \$3.6 million. As of December 31, 2014, the Company's share was \$0.0 million, which was 0.0% of the Company's total net workers' compensation premiums written of \$3.8 million.
- D. The Company had no medical loss ratio rebates at both December 31, 2015 and 2014.
- E. The Company had no non-admitted retrospective premiums at both December 31, 2015 and 2014.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have decreased by \$80 thousand as of December 31, 2015, as a result of re-estimation of unpaid losses and loss adjustment expenses principally on the homeowners, auto physical damage and commercial multiple peril lines of insurance. This was partially offset by an increase in private passenger auto and workers compensation lines of insurance. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased and decreased as additional information becomes known regarding individual claims.

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company and certain of the Farmers P&C Companies participate in an intercompany reinsurance program (the "Intercompany Program"), with FIE as the lead company, pursuant to which each participant assumes a proportionate share of the Farmers P&C Companies' results from FIE based on their respective participation percentages (see table below). FIE is also a participant in various other reinsurance contracts with affiliates, which occur prior to the Intercompany Program.

First, FIE under 100% quota share reinsurance agreements assumes the business written, net of non-affiliated reinsurance, by all of the Farmers P&C Companies, excluding Farmers Re. Next, FIE under a quota share auto physical damage ("APD") reinsurance agreement cedes APD business to Farmers Re and Zurich (see note 21C). Subsequent to this, FIE cedes 20.0% of all lines of business to Farmers Re and Zurich under the All Lines agreement. Finally, FIE retrocedes the remaining business of the Farmers P&C Companies to the insurers participating in the Intercompany Program according to their respective participation percentages.

NOTES TO FINANCIAL STATEMENTS

The reinsurance participants and their respective participation percentages are as follows:

Participant	NAIC Company Code	State of Domicile	Participation Percentage	
			2015	2014
Farmers Insurance Exchange	21652	California	51.75%	51.75%
Fire Insurance Exchange	21660	California	7.50%	7.50%
Mid-Century Insurance Company	21687	California	16.00%	16.00%
Truck Insurance Exchange	21709	California	7.75%	7.75%
Farmers New Century Insurance Company	10806	Illinois	0.75%	0.75%
Texas Farmers Insurance Company	21695	Texas	1.00%	1.00%
Illinois Farmers Insurance Company	21679	Illinois	0.75%	0.75%
Farmers Insurance Company, Inc.	21628	Kansas	0.75%	0.75%
Farmers Insurance Company of Idaho	21601	Idaho	0.75%	0.75%
Farmers Insurance Company of Oregon	21636	Oregon	7.00%	7.00%
Farmers Insurance Company of Washington	21644	Washington	2.00%	2.00%
Farmers Insurance of Columbus, Inc.	36889	Ohio	1.00%	1.00%
Civic Property and Casualty Company	10315	California	1.00%	1.00%
Exact Property and Casualty Company	10318	California	1.00%	1.00%
Neighborhood Spirit Property and Casualty Company	10317	California	1.00%	1.00%

In addition, there are certain Farmers P&C Companies that cede their business to FIE but do not participate in the Intercompany Program. These companies consist of: Farmers Insurance Company of Arizona, Mid-Century Insurance Company of Texas, and Farmers Texas County Mutual Insurance Company. Others are: Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company. The subsidiaries of FIC, Grand Rapids: Foremost Property and Casualty Insurance Company, Farmers Specialty Insurance Company, Foremost Signature Insurance Company; and FIC, Grand Rapids’ affiliates: Foremost County Mutual Insurance Company and Foremost Lloyds of Texas cede their business to FIC, Grand Rapids prior to FIC, Grand Rapids’ cession to FIE. Finally, the affiliates of 21st Century North America Insurance Company (“21CNAI”) cede their business to 21CNAI prior to 21CNAI’s cession to FIE and entities involved are: 21st Century Centennial Insurance Company, 21st Century Premier Insurance Company, 21st Century Security Insurance Company, Farmers Insurance Hawaii, Inc., 21st Century Superior Insurance Company, 21st Century Advantage Insurance Company, 21st Century Preferred Insurance Company, 21st Century Pinnacle Insurance Company, 21st Century Indemnity Insurance Company, 21st Century National Insurance Company, 21st Century Auto Insurance Company of New Jersey, American Pacific Insurance Company, Inc., 21st Century Pacific Insurance Company, 21st Century Assurance Company, 21st Century Insurance Company, 21st Century Casualty Company, and 21st Century Insurance Company of the Southwest.

The Company reported \$5.5 million due to affiliates and \$2.1 million due from affiliates at December 31, 2015 and 2014, respectively, resulting from its participation in the intercompany reinsurance pooling agreement.

27. STRUCTURED SETTLEMENTS

Not applicable.

28. HEALTH CARE RECEIVABLES

Not applicable.

29. PARTICIPATING POLICIES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

30. PREMIUM DEFICIENCY RESERVES

The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums. The Company evaluates the need for a premium deficiency reserve on a line of business level for all books. The Company evaluated the need to record a premium deficiency reserve as of the end of the current year and determined that no additional reserve was required. This evaluation was completed on February 05, 2016. As of December 31, 2015 and 2014, the Company had not established any premium deficiency reserves based on this calculation.

	2015	2014
1. Liability carried for premium deficiency reserves \$	\$ 0	\$ 0
2. Date of the most recent evaluation of this liability	02/05/2016	02/11/2015
3. Was anticipated investment income utilized in the calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	

31. HIGH DEDUCTIBLES

Not applicable.

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

Case loss reserves for workers’ compensation claims have been discounted on a tabular basis using the National Council on Compensation Insurance Table at 3.5%. The Company’s share of the discounted reserves was \$0.1 million and \$0.1 million for years ended December 31, 2015 and 2014, respectively. In 2015 and 2014, the Company did not discount unpaid loss adjustment expenses.

A. Tabular Discount

Schedule P Lines of Business	2015		2014	
	Tabular Discount Included in		Tabular Discount Included in	
	Schedule P Part 1*		Schedule P Part 1*	
	1	2	1	2
	Case	IBNR	Case	IBNR
1. Homeowners/Farmowners				
2. Private Passenger Auto Liability/Medical				
3. Commercial Auto/Truck Liability/Medical				
4. Workers’ Compensation	\$ 76,954		\$ 97,985	
5. Commercial Multiple Peril				
6. Medical Professional Liability – occurrence				
7. Medical Professional Liability – claims-made				
8. Special Liability				
9. Other Liability – occurrence				
10. Other Liability – claims-made				
11. Special Property				
12. Auto Physical Damage				
13. Fidelity, Surety				
14. Other (including Credit, Accident & Health)				
15. International				
16. Reinsurance Nonproportional Assumed Property				
17. Reinsurance Nonproportional Assumed Liability				
18. Reinsurance Nonproportional Assumed Financial Lines				
19. Products Liability – occurrence				
20. Products Liability – claims-made				
21. Financial Guaranty/Mortgage Guaranty				
22. Warranty				
23. Total	\$ 76,954		\$ 97,985	

* Must exclude medical loss reserves and all loss adjustment expense reserves.

B. Nontabular Discount

None.

33. ASBESTOS/ENVIRONMENTAL RESERVES

- 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 has exposure to environmental, asbestos, and other toxic claims that losses arises from the sale of general liability insurance. The Company estimates the full impact of the asbestos exposures by establishing full case reserves on all known losses and computing incurred but not reported (“IBNR”) losses based on previous experience.

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

(1) Direct:

NOTES TO FINANCIAL STATEMENTS

	2011	2012	2013	2014	2015
a. Beginning reserves:	\$ 57,465	\$ 32,703	\$ 25,248	\$ 22,970	\$ 22,500
b. Incurred losses and loss adjustment expenses:	\$ (23,990)	\$ (5,214)	\$ (2,127)	\$ (434)	\$ (9,290)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 772	\$ 2,241	\$ 150	\$ 37	\$ 177
d. Ending reserves:	\$ 32,703	\$ 25,248	\$ 22,970	\$ 22,500	\$ 13,033
Amounts represent the Company's pooled share of the total Farmers P&C Companies' exposure as per the terms of the intercompany reinsurance program.					

(2) Assumed Reinsurance:

The Company has no asbestos-related exposure resulting from the assumption of unaffiliated reinsurance.

(3) Net of Ceded Reinsurance:

	2011	2012	2013	2014	2015
a. Beginning reserves:	\$ 57,465	\$ 32,703	\$ 25,248	\$ 22,970	\$ 22,500
b. Incurred losses and loss adjustment expenses:	\$ (23,990)	\$ (5,214)	\$ (2,127)	\$ (434)	\$ (9,290)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 772	\$ 2,241	\$ 150	\$ 37	\$ 177
d. Ending reserves:	\$ 32,703	\$ 25,248	\$ 22,970	\$ 22,500	\$ 13,033

B. The Company recorded the following amounts for IBNR and/or bulk reserves related to asbestos claims at December 31, 2015:

	2015	2014
(1) Direct:	\$ 11,972	\$ 21,967
(2) Assumed Reinsurance:	None	None
(3) Net of Ceded Reinsurance:	\$ 11,972	\$ 21,967

C. The Company recorded the following amounts for loss adjustment expenses for case, IBNR and/or bulk reserves related to asbestos claims at December 31, 2015:

	2015	2014
(1) Direct:	\$ 7,069	\$ 6,928
(2) Assumed Reinsurance:	None	None
(3) Net of Ceded Reinsurance:	\$ 7,069	\$ 6,928

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 ()

NOTES TO FINANCIAL STATEMENTS

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

(1) Direct:

	2011	2012	2013	2014	2015
a. Beginning reserves:	\$ 618,872	\$ 630,400	\$ 501,385	\$ 362,089	\$ 239,887
b. Incurred losses and loss adjustment expenses:	\$ 96,941	\$ (67,494)	\$ 26,255	\$ (47,217)	\$ 107,836
c. Calendar year payments for losses and loss adjustment expenses:	<u>\$ 85,413</u>	<u>\$ 61,521</u>	<u>\$ 165,551</u>	<u>\$ 74,984</u>	<u>\$ 59,211</u>
d. Ending reserves:	<u>\$ 630,400</u>	<u>\$ 501,385</u>	<u>\$ 362,089</u>	<u>\$ 239,887</u>	<u>\$ 288,512</u>
Amounts represent the Company's pooled share of the total Farmers P&C Companies' exposure as per the terms of the intercompany reinsurance program.					

(2) Assumed Reinsurance:

The Company has no environmental-related exposure resulting from the assumption of unaffiliated reinsurance.

(3) Net of Ceded Reinsurance:

	2011	2012	2013	2014	2015
a. Beginning reserves:	\$ 618,871	\$ 630,399	\$ 501,373	\$ 362,089	\$ 239,887
b. Incurred losses and loss adjustment expenses:	\$ 96,941	\$ (67,505)	\$ 23,286	\$ (44,237)	\$ 107,796
c. Calendar year payments for losses and loss adjustment expenses:	<u>\$ 85,413</u>	<u>\$ 61,521</u>	<u>\$ 162,570</u>	<u>\$ 77,965</u>	<u>\$ 59,191</u>
d. Ending reserves:	<u>\$ 630,399</u>	<u>\$ 501,373</u>	<u>\$ 362,089</u>	<u>\$ 239,887</u>	<u>\$ 288,492</u>

E. The Company recorded the following amounts for IBNR and/or bulk reserves related to environmental claims at December 31, 2015:

	2015	2014
(1) Direct:	\$ 250,699	\$ 205,440
(2) Assumed Reinsurance:	None	None
(3) Net of Ceded Reinsurance:	\$ 250,699	\$ 205,440

F. The Company recorded the following amounts for loss adjustment expenses for case, IBNR and/or bulk reserves related to environmental claims at December 31, 2015:

NOTES TO FINANCIAL STATEMENTS

	2015	2014
(1) Direct:	\$ 128,541	\$ 123,714
(2) Assumed Reinsurance:	None	None
(3) Net of Ceded Reinsurance:	\$ 128,531	\$ 123,714

34. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

35. MULTIPLE PERIL CROP INSURANCE

Not applicable.

36. FINANCIAL GUARANTY INSURANCE

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

Yes [X] No []

1.2

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

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

1.3

State Regulating?

Ohio

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2013

3.2

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

12/31/2013

3.3

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

06/17/2015

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?
4.12 renewals?

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

4.2

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

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

5.1

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

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

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

1	2
Nationality	Type of Entity

GENERAL INTERROGATORIES

- 8.1

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

Yes [] No [X]
- 8.2

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

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

Yes [X] No []
- 8.4

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

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

9.

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

Price Waterhouse Cooper LLP, 350 S. Grand Ave., Los Angeles, CA 90071
- 10.1

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

Yes [] No [X]
- 10.2

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

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

Yes [] No [X]
- 10.4

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

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

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

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

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

James Nutting, FCAS, MAAA, 6301 Owensmouth Ave., Woodland Hills, Ca. 91367, Actuary of Farmers Insurance Group
- 12.1

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

Yes [] No [X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved
- 12.13

Total book/adjusted carrying value

\$
- 12.2

If, yes provide explanation:
13.

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

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

Not Applicable
- 13.2

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

Yes [] No [X]
- 13.3

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

Yes [] No [X]
- 13.4

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

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

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

Yes [X] No []
- (a)

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

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

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

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

Accountability for adherence to the code.
- 14.11

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

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

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

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

GENERAL INTERROGATORIES

- 15.1

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

Yes [] No [X]
- 15.2

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

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

BOARD OF DIRECTORS

16.

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

Yes [X] No []
17.

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

Yes [X] No []
18.

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

Yes [X] No []

FINANCIAL

19.

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

Yes [] No [X]
- 20.1

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

20.11 To directors or other officers

\$

20.12 To stockholders not officers

\$

20.13 Trustees, supreme or grand (Fraternal Only)

\$
- 20.2

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

20.21 To directors or other officers

\$

20.22 To stockholders not officers

\$

20.23 Trustees, supreme or grand (Fraternal Only)

\$
- 21.1

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

Yes [] No [X]
- 21.2

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

21.21 Rented from others

\$

21.22 Borrowed from others

\$

21.23 Leased from others

\$

21.24 Other

\$
- 22.1

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

Yes [] No [X]
- 22.2

If answer is yes:

22.21 Amount paid as losses or risk adjustment

\$

22.22 Amount paid as expenses

\$

22.23 Other amounts paid

\$
- 23.1

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

Yes [X] No []
- 23.2

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

\$879,343

INVESTMENT

- 24.01

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

Yes [X] No []
- 24.02

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

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04

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

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

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

\$
- 24.06

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

\$
- 24.07

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

GENERAL INTERROGATORIES

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

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

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

Yes ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	
		25.28 On deposit with states	\$	655,686
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

Yes ☐ No ☒

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

Yes ☐ No ☐ N/A ☒

If no, attach a description with this statement.

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

Yes ☐ No ☒

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

\$

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

Yes ☒ No ☐

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Morgan Chase Bank N.A.	4 New York Plaza – 12th Floor., Mail Code: NY1-E291, New York, NY 10004

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

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

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

Yes ☐ No ☒

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
104518	Deutsche Investment Management Americas, Inc.	345 Park Avenue New York, NY 10154

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

GENERAL INTERROGATORIES

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	226,637,460	228,486,580	1,849,120
30.2 Preferred stocks			
30.3 Totals	226,637,460	228,486,580	1,849,120

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

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

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

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

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

32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$53,579

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 OFFICE, INC.	35,927
A.M. BEST COMPANY, INC.	13,600
.....

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

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

1 Name	2 Amount Paid
.....

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

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

1 Name	2 Amount Paid
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

\$ _____

1.3

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

\$ _____

1.31 Reason for excluding

.....

1.4

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

\$ _____

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ _____

1.6

Individual policies:

Most current three years:

1.61 Total premium earned \$ _____

1.62 Total incurred claims \$ _____

1.63 Number of covered lives _____

All years prior to most current three years

1.64 Total premium earned \$ _____

1.65 Total incurred claims \$ _____

1.66 Number of covered lives _____

1.7

Group policies:

Most current three years:

1.71 Total premium earned \$ _____

1.72 Total incurred claims \$ _____

1.73 Number of covered lives _____

All years prior to most current three years

1.74 Total premium earned \$ _____

1.75 Total incurred claims \$ _____

1.76 Number of covered lives _____

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator

2.2 Premium Denominator

2.3 Premium Ratio (2.1/2.2)

2.4 Reserve Numerator

2.5 Reserve Denominator

2.6 Reserve Ratio (2.4/2.5)

3.1

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

Yes [] No [X]

3.2

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

3.21 Participating policies \$ _____

3.22 Non-participating policies \$ _____

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No []

4.2

Does the reporting entity issue non-assessable policies?

Yes [] No []

4.3

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

% _____

4.4

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

\$ _____

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [] No []

5.2

If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A []

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

5.3

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

.....

5.4

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

Yes [] No []

5.5

If yes, give full information

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Purchase reinsurance protection for workers' compensation business or policies.

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 Company licenses catastrophe modeling software from outside vendors specializing in these products. Based on these models, California Earthquake and Texas Hurricane have been identified as having the most significant potential for large losses.

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?
Various catastrophe mitigation actions including but not limited to joining the California Earthquake Authority, the Company has purchased catastrophe reinsurance protection.

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?

6.5

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

7.1

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

7.2

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

7.3

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

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?

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.

9.2

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

9.3

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

9.4

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

9.5

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

9.6

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

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?

16.1

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1

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

Yes [] No [X]

11.2

If yes, give full information

12.1

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

12.11 Unpaid losses

\$

13,813

12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$

2,581

12.2

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

\$

12.3

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

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

12.4

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

12.41 From

%

12.42 To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies?

Yes [] No [X]

12.6

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

12.61 Letters of credit

\$

12.62 Collateral and other funds

\$

13.1

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

\$

75,000

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 [] No [X]

13.3

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

3

14.1

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

Yes [] No [X]

14.2

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

14.3

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

Yes [] No []

14.4

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

Yes [] No []

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [] No [X]

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

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

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

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

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	111,168,931	107,683,436	116,611,053	127,304,776	123,905,266
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	75,906,809	70,190,917	73,340,592	80,975,086	73,392,019
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	76,844,782	76,048,696	74,681,537	77,510,469	78,460,853
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	7,730	6,912	38,595	41,686	46,740
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)		3			
6. Total (Line 35)	263,928,252	253,929,964	264,671,776	285,832,018	275,804,878
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	58,114,641	55,877,658	55,825,262	57,641,627	59,999,560
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	34,898,551	29,999,230	28,542,336	29,603,229	29,429,554
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	56,286,023	54,739,164	51,962,743	51,266,230	52,082,765
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	7,730	6,912	38,595	41,686	46,740
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)		3			
12. Total (Line 35)	149,306,946	140,622,968	136,368,936	138,552,772	141,558,619
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(3,370,395)	(2,057,179)	(2,177,778)	(5,771,285)	(10,908,412)
14. Net investment gain or (loss) (Line 11)	6,063,484	5,223,335	5,577,643	6,515,567	7,036,768
15. Total other income (Line 15)	1,024,453	862,479	843,059	1,618,168	691,682
16. Dividends to policyholders (Line 17)	4,699	5,752	9,694	8,403	4,383
17. Federal and foreign income taxes incurred (Line 19)	101,405	1,398,015	1,142,340	410,989	(1,986,841)
18. Net income (Line 20)	3,611,438	2,624,868	3,090,889	1,943,057	(1,197,504)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	269,215,721	258,896,616	254,752,501	256,331,352	253,948,714
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,492,565	2,296,749	2,457,523	2,140,343	2,123,807
20.2 Deferred and not yet due (Line 15.2)	22,975,721	25,201,331	21,826,306	25,233,961	24,442,028
20.3 Accrued retrospective premiums (Line 15.3)	16,394	24,128	23,911	52,277	19,027
21. Total liabilities excluding protected cell business (Page 3, Line 26)	167,287,419	160,557,213	159,334,945	163,714,054	163,737,339
22. Losses (Page 3, Line 1)	68,490,096	62,017,868	62,157,532	64,612,946	62,979,761
23. Loss adjustment expenses (Page 3, Line 3)	17,561,901	17,243,925	17,184,106	17,382,592	17,844,017
24. Unearned premiums (Page 3, Line 9)	62,241,592	64,768,593	59,971,971	60,847,339	59,023,158
25. Capital paid up (Page 3, Lines 30 & 31)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	101,928,302	98,339,403	95,417,556	92,617,298	90,211,375
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	9,948,516	4,626,686	5,406,261	1,527,596	17,280,102
Risk-Based Capital Analysis					
28. Total adjusted capital	101,928,302	98,339,403	95,417,556	92,617,298	90,211,375
29. Authorized control level risk-based capital	12,897,559	12,222,151	11,607,269	10,695,648	12,360,479
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	98.8	99.8	99.9	98.9	99.0
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	1.2	0.2	0.1	1.1	1.0
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	677	1,313	8,022	116,712	(71,851)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	3,588,899	2,921,847	2,800,258	2,405,922	(1,067,376)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	66,324,391	66,065,318	76,313,056	76,905,321	64,747,461
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	42,378,402	40,349,079	45,089,426	51,768,173	48,327,568
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	34,794,917	35,788,425	41,935,464	46,785,756	51,050,546
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,373	5,452	18,723	19,120	18,579
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	143,499,083	142,208,275	163,356,669	175,478,369	164,144,154
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	34,466,640	32,181,859	34,378,800	34,432,500	31,476,717
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	19,825,618	16,104,930	16,504,503	17,165,198	17,355,657
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	28,045,721	26,996,351	29,790,126	29,045,986	31,643,628
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,373	5,452	18,723	19,120	18,579
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	82,339,352	75,288,591	80,692,152	80,662,803	80,494,581
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	58.5	55.3	57.0	60.2	60.7
68. Loss expenses incurred (Line 3)	10.0	10.2	10.1	11.0	12.4
69. Other underwriting expenses incurred (Line 4)	33.8	36.0	34.5	33.1	34.5
70. Net underwriting gain (loss) (Line 8)	(2.2)	(1.5)	(1.6)	(4.2)	(7.5)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	33.7	34.2	34.1	31.5	34.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	68.4	65.5	67.1	71.2	73.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	146.5	143.0	142.9	149.6	156.9
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, Col. 11)	1,490	409	213	(953)	(2,529)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	1.5	0.4	0.2	(1.1)	(2.8)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	1,679	603	(788)	(3,500)	(6,907)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	1.8	0.7	(0.9)	(3.8)	(7.6)

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 (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	381	110	56	0	25		22	352	XXX
2. 2006.....	134,335	20,425	113,910	69,068	10,138	2,946	273	10,256	1,459	4,177	70,400	XXX
3. 2007.....	144,225	20,787	123,438	79,514	10,839	3,185	251	12,027	1,498	4,794	82,137	XXX
4. 2008.....	150,604	28,444	122,160	99,162	23,910	3,722	1,151	12,885	2,033	4,519	88,675	XXX
5. 2009.....	163,520	61,851	101,669	89,218	33,896	3,755	1,392	13,993	5,008	4,876	66,671	XXX
6. 2010.....	167,595	61,010	106,584	91,716	32,704	3,726	1,328	15,799	4,937	6,106	72,272	XXX
7. 2011.....	181,228	35,794	145,434	107,462	19,148	3,908	584	17,432	2,605	6,745	106,465	XXX
8. 2012.....	186,735	50,006	136,729	105,694	26,616	3,782	793	15,825	4,084	6,738	93,808	XXX
9. 2013.....	187,015	49,771	137,244	95,953	24,549	2,572	551	14,262	4,097	5,753	83,590	XXX
10. 2014.....	185,275	49,449	135,826	84,533	22,047	1,503	325	13,096	3,860	5,598	72,900	XXX
11. 2015.....	188,699	36,865	151,834	65,441	13,203	481	98	10,657	2,787	3,692	60,491	XXX
12. Totals	XXX	XXX	XXX	888,143	217,160	29,636	6,745	136,256	32,367	53,021	797,762	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	983	62	3,038	1,274	19	0	345	2	213		16	3,259	XXX
2. 2006.....	123	6	350	101	4		80	0	38		5	489	XXX
3. 2007.....	230	4	393	100	4		105	1	49		11	674	XXX
4. 2008.....	305	9	625	124	4		163	7	69		10	1,025	XXX
5. 2009.....	486	4	858	111	8		236	7	98		17	1,565	XXX
6. 2010.....	742	8	996	132	18		341	8	149		30	2,098	XXX
7. 2011.....	1,590	24	1,429	267	29		550	8	221		61	3,519	XXX
8. 2012.....	2,947	521	2,485	695	50	10	867	177	396		132	5,342	XXX
9. 2013.....	4,963	1,006	3,966	925	56	11	1,446	294	762		233	8,956	XXX
10. 2014.....	7,992	1,615	7,599	1,725	50	10	2,314	476	1,480		533	15,610	XXX
11. 2015.....	13,930	2,123	27,768	4,470	45	6	3,288	483	5,568		2,721	43,515	XXX
12. Totals	34,293	5,383	49,505	9,925	287	38	9,734	1,464	9,042		3,769	86,052	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,685	574
2. 2006.....	82,865	11,977	70,888	61.7	58.6	62.2			1.0	367	122
3. 2007.....	95,505	12,694	82,811	66.2	61.1	67.1			1.0	518	156
4. 2008.....	116,934	27,234	89,700	77.6	95.7	73.4			1.0	796	229
5. 2009.....	108,655	40,419	68,236	66.4	65.3	67.1			1.0	1,229	336
6. 2010.....	113,487	39,117	74,370	67.7	64.1	69.8			1.0	1,598	500
7. 2011.....	132,620	22,635	109,985	73.2	63.2	75.6			1.0	2,728	791
8. 2012.....	132,046	32,896	99,150	70.7	65.8	72.5			1.0	4,216	1,127
9. 2013.....	123,980	31,434	92,546	66.3	63.2	67.4			1.0	6,998	1,958
10. 2014.....	118,566	30,057	88,510	64.0	60.8	65.2			1.0	12,252	3,358
11. 2015.....	127,177	23,171	104,006	67.4	62.9	68.5			1.0	35,104	8,411
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	68,490	17,562

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.....	32,289	31,430	30,536	30,436	29,236	28,863	28,403	28,787	28,622	28,558	(64)	(229)
2. 2006.....	65,850	64,231	62,784	62,527	62,150	62,160	62,082	62,107	62,104	62,057	(47)	(50)
3. 2007.....	XXX	75,476	73,625	72,684	72,483	72,428	72,301	72,325	72,278	72,243	(35)	(82)
4. 2008.....	XXX	XXX	84,028	80,567	79,280	78,991	78,858	78,856	78,863	78,792	(72)	(64)
5. 2009.....	XXX	XXX	XXX	62,169	59,726	59,035	59,060	59,081	59,014	59,157	143	76
6. 2010.....	XXX	XXX	XXX	XXX	64,522	63,390	63,192	63,293	63,318	63,364	46	71
7. 2011.....	XXX	XXX	XXX	XXX	XXX	94,842	94,860	94,474	94,526	94,942	416	468
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	86,247	86,294	86,881	87,020	138	725
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,859	80,878	81,623	744	764
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,583	77,803	220	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,570	XXX	XXX
12. Totals											1,490	1,679

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior.....	000	11,415	17,554	21,001	22,710	23,683	24,077	24,836	25,167	25,494	XXX	XXX
2. 2006.....	33,723	50,039	55,590	58,633	60,076	60,815	61,165	61,411	61,510	61,603	XXX	XXX
3. 2007.....	XXX	40,878	59,452	65,274	68,543	70,125	70,892	71,322	71,467	71,608	XXX	XXX
4. 2008.....	XXX	XXX	48,419	65,608	71,399	74,808	76,585	77,351	77,600	77,823	XXX	XXX
5. 2009.....	XXX	XXX	XXX	34,479	47,707	52,237	54,942	57,100	57,712	57,686	XXX	XXX
6. 2010.....	XXX	XXX	XXX	XXX	33,190	49,669	55,775	59,547	61,154	61,410	XXX	XXX
7. 2011.....	XXX	XXX	XXX	XXX	XXX	55,850	77,794	85,606	89,743	91,638	XXX	XXX
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	49,970	70,175	77,653	82,068	XXX	XXX
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,884	66,212	73,425	XXX	XXX
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,487	63,664	XXX	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,621	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	18,874	12,387	8,511	6,473	4,315	3,434	2,825	2,710	2,392	2,107
2. 2006.....	22,967	8,723	4,052	2,315	1,256	854	601	492	438	329
3. 2007.....	XXX	24,282	8,053	4,411	2,202	1,368	824	610	510	396
4. 2008.....	XXX	XXX	23,733	9,180	4,590	2,491	1,416	943	859	656
5. 2009.....	XXX	XXX	XXX	18,293	6,587	3,581	2,097	1,184	791	976
6. 2010.....	XXX	XXX	XXX	XXX	19,768	7,250	3,875	1,956	1,231	1,197
7. 2011.....	XXX	XXX	XXX	XXX	XXX	24,771	8,941	4,727	2,317	1,703
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	22,940	8,018	4,897	2,480
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,398	7,390	4,192
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,972	7,712
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,103

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		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 Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	Q							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	L							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	114,621,307	114,784,294	61,159,731	57,198,483	35,855,499	1,409,589	
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien ..	OT	XXX							
59. Totals	(a) 2	114,621,307	114,784,294		61,159,731	57,198,483	35,855,499	1,409,589	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

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

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

Premiums are assigned to the states in which the risk is located.

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

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

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

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

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

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

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

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

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

PART 1 - ORGANIZATIONAL CHART

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PART 1 - ORGANIZATIONAL CHART

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

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

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

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

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

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

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

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

PART 1 - ORGANIZATIONAL CHART

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

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

PART 1 - ORGANIZATIONAL CHART

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

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

PART 1 - ORGANIZATIONAL CHART

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

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

PART 1 - ORGANIZATIONAL CHART

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

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

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

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

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

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

		1	2	3	4
		Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404.	Miscellaneous investment expenses			8,472	8,472
2497.	Summary of remaining write-ins for Line 24 from overflow page			8,472	8,472

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