PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

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ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

American Select Insurance Company

NAIC Group Code..... 0228, 0228 (Current Period) (Prior Period) NAIC Company Code..... 19992 Employer's ID Number..... 31-6016426

Organized under the Laws of OH State of Domicile or Port of Entry OH Country of Domicile US

Incorporated/Organized..... August 21, 1959 Commenced Business..... October 1, 1959

Statutory Home Office	One Park Circle .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	One Park Circle .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number) (City or Town, State, Country and Zip Code)*	330-887-0101 *(Area Code) (Telephone Number)*
Mail Address	P. O. Box 5001 .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	One Park Circle .. Westfield Center .. OH .. US .. 44251-5001 *(Street and Number) (City or Town, State, Country and Zip Code)*	330-887-0101 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.westfieldgrp.com	
Statutory Statement Contact	Jeffrey Scott Gillentine *(Name)*	330-887-0101 *(Area Code) (Telephone Number) (Extension)*
	FinancialReporting@westfieldgrp.com *(E-Mail Address)*	330-887-7626 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Edward James Largent III	President, CEO, and Board Chair	2. Joseph Christian Kohmann	Chief Financial Officer and Treasurer
3. Frank Anthony Carrino	Chief Legal Officer and Secretary		

OTHER

Dennis Paul Baus	National Surety Leader	Robert William Bowers	National Claims Leader
Carrie Lee Busic	National SBA Sales and UW Ldr	Jeffrey Scott Gillentine	Controller
Robyn Renee Hahn #	President, Small Business Segment	Terry Lee McClaskey Jr	National PL UW and Sales Ldr
James Robert Merz	Chief Actuarial and Analytic Officer	Kristine Lynn Neate	National Underwriting Office Leader
Christopher Michael Paterakis	Chief Human Resources Officer	Tracey Lynn Petkovic #	Chief Information Officer
Michael Joseph Prandi	Chief Insurance Operations Officer	Stuart Wayne Rosenberg #	Chief Innovation and Strategy Officer
Peter Robert Schwanke	Chief Risk Officer	Craig David Welsh	Chief Distribution Officer
George Krieg Wiswesser	Chief Investment Officer		

DIRECTORS OR TRUSTEES

Cheryl Lila Carlisle	Fariborz Ghadar	Gary Dean Hallman	Susan Jane Insley
John Patrick Lanigan Jr	Edward James Largent III	Craig David Pfeiffer	Billie Kay Rawot
John Lewis Watson			

State of..... Ohio
County of..... Medina

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

(Signature)	(Signature)	(Signature)
Edward James Largent III	Joseph Christian Kohmann	Frank Anthony Carrino
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President, CEO, and Board Chair	Chief Financial Officer and Treasurer	Chief Legal Officer and Secretary
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 15th day of February 2019

a. Is this an original filing? Yes [X] No [ ]

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	153,358,169	0	153,358,169	151,234,371
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	69,841,556	0	69,841,556	79,459,891
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $.....0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....2,361, Schedule E-Part 1), cash equivalents ($.....6,394,806, Schedule E-Part 2) and short-term investments ($.....0, Schedule DA)	6,397,167	0	6,397,167	4,337,041
6. Contract loans (including $.....0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	3,055,908	0	3,055,908	1,260,000
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	232,652,800	0	232,652,800	236,291,303
13. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	2,032,276	0	2,032,276	2,054,245
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,184,948	609,995	4,574,953	4,710,162
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....83,683 earned but unbilled premiums)	26,336,267	8,368	26,327,899	27,603,708
15.3 Accrued retrospective premiums ($.....0) and contracts subject to redetermination ($.....0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	76,849
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets ($.....0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	585,700	0	585,700	785,634
24. Health care ($.....0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	266,791,991	618,363	266,173,628	271,521,901
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTAL (Lines 26 and 27)	266,791,991	618,363	266,173,628	271,521,901

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	68,150,474	68,705,448
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	20,163,642	19,274,271
4.	Commissions payable, contingent commissions and other similar charges	5,563,715	5,568,578
5.	Other expenses (excluding taxes, licenses and fees)	4,362,712	3,344,137
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,253,271	1,401,944
7.1	Current federal and foreign income taxes (including $.....0 on realized capital gains (losses))	363,584	0
7.2	Net deferred tax liability	1,194,554	3,600,732
8.	Borrowed money $.....0 and interest thereon $.....0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....210,734,787 and including warranty reserves of $.....0 and accrued accident and health experience rating refunds including $.....0 for medical loss ratio rebate per the Public Health Service Act)	45,206,498	45,468,908
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	26,888
12.	Ceded reinsurance premiums payable (net of ceding commissions)	407,976	386,989
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (including $.....0 certified) (Schedule F, Part 3, Column 78)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	0
20.	Derivatives	0	0
21.	Payable for securities	2,361	0
22.	Payable for securities lending	0	0
23.	Liability for amounts held under uninsured plans	0	0
24.	Capital notes $.....0 and interest thereon $.....0	0	0
25.	Aggregate write-ins for liabilities	0	0
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	146,668,787	147,777,895
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	146,668,787	147,777,895
29.	Aggregate write-ins for special surplus funds	22,654,298	35,093,902
30.	Common capital stock	3,000,000	3,000,000
31.	Preferred capital stock	0	0
32.	Aggregate write-ins for other-than-special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	11,046,134	11,046,134
35.	Unassigned funds (surplus)	82,804,409	74,603,970
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 30 $.....0)	0	0
	36.2 .....0.000 shares preferred (value included in Line 31 $.....0)	0	0
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	119,504,841	123,744,006
38.	TOTAL (Page 2, Line 28, Col. 3)	266,173,628	271,521,901

DETAILS OF WRITE-INS

2501.		0	0
2502.		0	0
2503.		0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.	General voluntary reserve	22,654,298	35,093,902
2902.		0	0
2903.		0	0
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	22,654,298	35,093,902
3201.		0	0
3202.		0	0
3203.		0	0
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	91,959,811	91,750,874
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	53,474,505	55,864,080
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	11,942,464	11,540,520
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	33,695,825	32,829,498
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	99,112,794	100,234,098
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(7,152,983)	(8,483,224)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	7,718,331	7,172,237
10.	Net realized capital gains (losses) less capital gains tax of $.....1,137,170 (Exhibit of Capital Gains (Losses))	4,277,924	(79,289)
11.	Net investment gain (loss) (Lines 9 + 10)	11,996,255	7,092,948
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....365,748 amount charged off $.....525,864)	(160,116)	(97,744)
13.	Finance and service charges not included in premiums	1,232,321	928,217
14.	Aggregate write-ins for miscellaneous income	5	709
15.	Total other income (Lines 12 through 14)	1,072,210	831,182
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	5,915,482	(559,094)
17.	Dividends to policyholders	125,726	170,040
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)	5,789,756	(729,134)
19.	Federal and foreign income taxes incurred	(7,174)	(469,191)
20.	Net income (Line 18 minus Line 19) (to Line 22)	5,796,930	(259,943)
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	123,744,006	114,879,468
22.	Net income (from Line 20)	5,796,930	(259,943)
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....(2,612,318)	(9,827,288)	11,049,065
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	(206,140)	(1,805,562)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(2,667)	(119,022)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from Protected Cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
	32.1 Paid in	0	0
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	0	0
	33.2 Transferred to capital (Stock Dividend)	0	0
	33.3. Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	0	0
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	(4,239,165)	8,864,538
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	119,504,841	123,744,006
	DETAILS OF WRITE-INS		
0501.		0	0
0502.		0	0
0503.		0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401.	Net other interest income	5	709
1402.		0	0
1403.		0	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	5	709
3701.		0	0
3702.		0	0
3703.		0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	93,126,737	92,939,143
2.	Net investment income	9,588,490	9,468,054
3.	Miscellaneous income	1,072,209	831,181
4.	Total (Lines 1 through 3)	103,787,436	103,238,378
5.	Benefit and loss related payments	54,029,479	48,813,133
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	43,753,676	44,511,309
8.	Dividends paid to policyholders	152,614	143,152
9.	Federal and foreign income taxes paid (recovered) net of $.....1,137,170 tax on capital gains (losses)	689,563	(137,297)
10.	Total (Lines 5 through 9)	98,625,332	93,330,297
11.	Net cash from operations (Line 4 minus Line 10)	5,162,104	9,908,081
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	27,866,510	7,647,815
	12.2 Stocks	13,170,349	9,333,670
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	0	0
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	2,361	6,599
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	41,039,220	16,988,084
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	31,896,595	15,181,727
	13.2 Stocks	9,924,100	8,829,951
	13.3 Mortgage loans	0	0
	13.4 Real estate	0	0
	13.5 Other invested assets	2,520,438	0
	13.6 Miscellaneous applications	0	471,099
	13.7 Total investments acquired (Lines 13.1 to 13.6)	44,341,133	24,482,777
14.	Net increase (decrease) in contract loans and premium notes	0	0
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(3,301,913)	(7,494,693)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
	16.5 Dividends to stockholders	0	0
	16.6 Other cash provided (applied)	199,935	1,526,486
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	199,935	1,526,486
	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)	2,060,126	3,939,874
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	4,337,041	397,167
	19.2 End of year (Line 18 plus Line 19.1)	6,397,167	4,337,041

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

20.0001	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	775,508	384,228	394,882	764,854
2.	Allied lines	800,831	396,654	406,337	791,148
3.	Farmowners multiple peril	3,413,191	1,633,702	1,690,977	3,355,916
4.	Homeowners multiple peril	13,035,902	6,628,351	6,961,357	12,702,896
5.	Commercial multiple peril	19,107,023	9,233,587	9,211,014	19,129,596
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	2,788,879	1,373,162	1,309,055	2,852,986
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	205,775	119,719	123,750	201,744
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	3,856,370	2,216,529	1,789,643	4,283,256
17.1	Other liability - occurrence	6,650,812	3,355,648	3,423,056	6,583,404
17.2	Other liability - claims-made	78,081	36,499	35,650	78,930
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	195,029	85,425	95,436	185,018
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	10,808,354	5,306,064	5,695,733	10,418,685
19.3, 19.4	Commercial auto liability	9,753,131	5,389,867	4,469,818	10,673,180
21.	Auto physical damage	14,454,968	6,908,666	7,047,799	14,315,835
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	79,113	38,689	34,285	83,517
24.	Surety	3,245,133	1,662,828	1,814,323	3,093,638
26.	Burglary and theft	8,879	4,725	4,276	9,328
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	2,372,164	406,735	415,945	2,362,954
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	68,259	287,831	283,159	72,931
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	91,697,402	45,468,909	45,206,495	91,959,816

DETAILS OF WRITE-INS

3401.		0	0	0	0
3402.		0	0	0	0
3403.		0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	394,882	0	0	0	394,882
2.	Allied lines	406,337	0	0	0	406,337
3.	Farmowners multiple peril	1,690,977	0	0	0	1,690,977
4.	Homeowners multiple peril	6,961,357	0	0	0	6,961,357
5.	Commercial multiple peril	9,211,014	0	0	0	9,211,014
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	1,309,055	0	0	0	1,309,055
10.	Financial guaranty	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0
12.	Earthquake	123,750	0	0	0	123,750
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0
16.	Workers' compensation	1,789,643	0	0	0	1,789,643
17.1	Other liability - occurrence	3,423,056	0	0	0	3,423,056
17.2	Other liability - claims-made	35,650	0	0	0	35,650
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	95,303	133	0	0	95,436
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	5,695,728	5	0	0	5,695,733
19.3, 19.4	Commercial auto liability	4,469,818	0	0	0	4,469,818
21.	Auto physical damage	7,047,799	0	0	0	7,047,799
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	34,285	0	0	0	34,285
24.	Surety	531,511	1,282,812	0	0	1,814,323
26.	Burglary and theft	4,276	0	0	0	4,276
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	415,945	0	0	0	415,945
32.	Reinsurance - nonproportional assumed liability	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	283,159	0	0	0	283,159
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	43,923,545	1,282,950	0	0	45,206,495
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					45,206,495

DETAILS OF WRITE-INS

3401.		0	0	0	0	0
3402.		0	0	0	0	0
3403.		0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1. Fire	254,410	775,508	0	253,704	706	775,508
2. Allied lines	358,082	800,831	0	358,082	0	800,831
3. Farmowners multiple peril	0	3,413,191	0	0	0	3,413,191
4. Homeowners multiple peril	123,430,022	13,035,902	0	120,555,083	2,874,939	13,035,902
5. Commercial multiple peril	13,500,250	19,107,023	0	13,302,108	198,142	19,107,023
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	7,547,103	2,788,879	0	7,483,871	63,232	2,788,879
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	1,528,774	205,775	0	1,332,454	196,320	205,775
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	16,282,563	3,856,370	69,744	14,712,166	1,640,141	3,856,370
17.1 Other liability - occurrence	11,888,187	6,650,812	0	10,781,628	1,106,559	6,650,812
17.2 Other liability - claims-made	100,955	78,081	0	45,121	55,834	78,081
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	355,572	195,029	0	355,572	0	195,029
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	118,429,840	10,808,354	0	111,989,063	6,440,777	10,808,354
19.3, 19.4 Commercial auto liability	7,619,470	9,753,131	14,164	7,570,392	63,242	9,753,131
21. Auto physical damage	114,947,701	14,454,968	0	114,708,583	239,118	14,454,968
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	44,064	79,113	0	44,064	0	79,113
24. Surety	0	3,245,133	0	0	0	3,245,133
26. Burglary and theft	3,950	8,879	0	3,950	0	8,879
27. Boiler and machinery	942,544	0	0	0	942,544	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	2,372,164	0	0	0	2,372,164
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	68,259	0	0	0	68,259
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	417,233,487	91,697,402	83,908	403,495,841	13,821,554	91,697,402

DETAILS OF WRITE-INS

3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

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

If yes: 1. The amount of such installment premiums $.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	0	300,518	0	300,518	64,094	100,436	264,176	34.5
2.	Allied lines	41,232	378,791	41,232	378,791	107,547	68,593	417,745	52.8
3.	Farmowners multiple peril	0	1,767,606	0	1,767,606	503,318	407,267	1,863,657	55.5
4.	Homeowners multiple peril	49,666,968	5,828,091	49,666,968	5,828,091	1,595,766	1,558,727	5,865,130	46.2
5.	Commercial multiple peril	4,445,382	10,032,895	4,445,382	10,032,895	15,789,262	15,669,657	10,152,500	53.1
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	0	0	0	0	0	0	0.0
9.	Inland marine	1,934,635	1,181,102	1,934,635	1,181,102	327,200	872,808	635,494	22.3
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	0	0	0	0.0
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	0	0	0	0	0	0	0	0.0
16.	Workers' compensation	9,508,412	2,677,797	9,564,526	2,621,683	7,738,292	8,848,368	1,511,607	35.3
17.1	Other liability - occurrence	1,563,557	3,046,451	1,563,557	3,046,451	11,096,371	10,263,799	3,879,023	58.9
17.2	Other liability - claims-made	0	1,247	0	1,247	20,354	45,091	(23,490)	(29.8)
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	32,225	0	32,225	1,011,918	958,545	85,598	46.3
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	63,312,427	6,828,170	63,312,427	6,828,170	7,881,271	7,016,134	7,693,307	73.8
19.3, 19.4	Commercial auto liability	4,981,652	10,411,006	4,989,225	10,403,433	16,605,807	16,744,916	10,264,324	96.2
21.	Auto physical damage	58,915,879	8,032,507	58,915,879	8,032,507	1,177,483	1,073,375	8,136,615	56.8
22.	Aircraft (all perils)	0	2	0	2	18	20	0	0.0
23.	Fidelity	0	44,388	0	44,388	94,915	222,444	(83,141)	(99.5)
24.	Surety	0	319,631	0	319,631	194,895	311,782	202,744	6.6
26.	Burglary and theft	40,000	9,052	40,000	9,052	1,372	960	9,464	101.5
27.	Boiler and machinery	224,100	0	224,100	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Warranty	0	0	0	0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	3,201,687	0	3,201,687	3,903,201	4,527,014	2,577,874	109.1
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	37,392	15,513	21,879	30.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	194,634,244	54,093,166	194,697,931	54,029,479	68,150,476	68,705,449	53,474,506	58.1
	DETAILS OF WRITE-INS								
3401.		0	0	0	0	0	0	0	0.0
3402.		0	0	0	0	0	0	0	0.0
3403.		0	0	0	0	0	0	0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	XXX	
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Line of Business	Reported Losses				Incurred But Not Reported			8	9
		1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	0	46,467	0	46,467	5,666	17,627	5,666	64,094	9,423
2.	Allied lines	0	52,134	0	52,134	23,879	55,413	23,879	107,547	17,118
3.	Farmowners multiple peril	0	352,078	0	352,078	0	151,240	0	503,318	69,674
4.	Homeowners multiple peril	8,886,756	1,143,072	8,886,756	1,143,072	4,125,142	452,694	4,125,142	1,595,766	266,315
5.	Commercial multiple peril	3,690,089	8,270,377	3,690,089	8,270,377	3,986,853	7,518,885	3,986,853	15,789,262	9,168,246
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0
9.	Inland marine	149,600	266,395	149,600	266,395	152,516	60,805	152,516	327,200	29,721
10.	Financial guaranty	0	0	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	3
13.	Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16.	Workers' compensation	11,926,687	4,307,424	12,012,836	4,221,275	10,837,842	3,559,363	10,880,188	7,738,292	1,374,310
17.1	Other liability - occurrence	4,855,678	3,762,591	4,855,678	3,762,591	9,676,968	7,333,780	9,676,968	11,096,371	2,946,539
17.2	Other liability - claims-made	11,900	14,750	11,900	14,750	0	5,604	0	20,354	13,012
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	1,000,000	199,605	1,000,000	199,605	173,360	812,313	173,360	1,011,918	417,519
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	53,141,280	5,512,765	53,141,280	5,512,765	26,683,791	2,368,506	26,683,791	7,881,271	1,688,054
19.3, 19.4	Commercial auto liability	3,935,046	8,992,500	3,941,169	8,986,377	4,987,968	7,625,028	4,993,566	16,605,807	3,774,690
21.	Auto physical damage	3,731,635	495,892	3,731,635	495,892	4,236,818	681,591	4,236,818	1,177,483	195,522
22.	Aircraft (all perils)	0	18	0	18	0	0	0	18	0
23.	Fidelity	0	27,838	0	27,838	24,898	67,077	24,898	94,915	14,774
24.	Surety	0	(22,218)	0	(22,218)	0	217,113	0	194,895	178,553
26.	Burglary and theft	0	780	0	780	154	592	154	1,372	169
27.	Boiler and machinery	29,290	0	29,290	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	381,188	0	381,188	XXX	3,522,013	0	3,903,201	0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	37,392	0	37,392	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	91,357,961	33,803,656	91,450,233	33,711,384	64,915,855	34,487,036	64,963,799	68,150,476	20,163,642
	DETAILS OF WRITE-INS									
3401.		0	0	0	0	0	0	0	0	0
3402.		0	0	0	0	0	0	0	0	0
3403.		0	0	0	0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	10,010,220	0	0	10,010,220
1.2 Reinsurance assumed	3,643,892	0	0	3,643,892
1.3 Reinsurance ceded	10,012,269	0	0	10,012,269
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	3,641,843	0	0	3,641,843
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	56,552,760	0	56,552,760
2.2 Reinsurance assumed, excluding contingent	0	13,583,355	0	13,583,355
2.3 Reinsurance ceded, excluding contingent	0	56,572,260	0	56,572,260
2.4 Contingent - direct	0	9,307,271	0	9,307,271
2.5 Contingent - reinsurance assumed	0	2,401,815	0	2,401,815
2.6 Contingent - reinsurance ceded	0	9,307,271	0	9,307,271
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	15,965,670	0	15,965,670
3. Allowances to manager and agents	0	214,821	0	214,821
4. Advertising	0	102,352	0	102,352
5. Boards, bureaus and associations	125,315	478,446	0	603,761
6. Surveys and underwriting reports	0	458,755	0	458,755
7. Audit of assureds' records	0	36,739	0	36,739
8. Salary and related items:				
8.1 Salaries	2,924,211	5,474,359	122,796	8,521,366
8.2 Payroll taxes	227,266	401,345	8,253	636,864
9. Employee relations and welfare	853,011	1,630,857	37,419	2,521,287
10. Insurance	0	146,464	0	146,464
11. Directors' fees	0	0	0	0
12. Travel and travel items	153,678	274,688	4,216	432,582
13. Rent and rent items	313,202	599,843	8,867	921,912
14. Equipment	35,185	89,675	952	125,812
15. Cost or depreciation of EDP equipment and software	591,603	246,583	1,478	839,664
16. Printing and stationery	26,035	71,684	1,367	99,086
17. Postage, telephone and telegraph, exchange and express	69,552	286,525	11,643	367,720
18. Legal and auditing	25,184	250,483	16,276	291,943
19. Totals (Lines 3 to 18)	5,344,242	10,763,619	213,267	16,321,128
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....3,794	0	1,761,345	0	1,761,345
20.2 Insurance department licenses and fees	0	85,536	0	85,536
20.3 Gross guaranty association assessments	0	10,671	0	10,671
20.4 All other (excluding federal and foreign income and real estate)	0	23,302	0	23,302
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	1,880,854	0	1,880,854
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	2,956,379	5,085,682	80,735	8,122,796
25. Total expenses incurred	11,942,464	33,695,825	294,002	(a) 45,932,291
26. Less unpaid expenses - current year	20,163,642	10,939,316	240,382	31,343,340
27. Add unpaid expenses - prior year	19,274,271	9,944,074	370,585	29,588,930
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	11,053,093	32,700,583	424,205	44,177,881
DETAILS OF WRITE-INS				
2401. Electronic data processing service	859,754	4,435,130	34,392	5,329,276
2402. Unallocated LAE reserve change and other ULAE	1,858,021	0	0	1,858,021
2403. Management fee	133,894	457,949	37,033	628,876
2498. Summary of remaining write-ins for Line 24 from overflow page	104,710	192,603	9,310	306,623
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	2,956,379	5,085,682	80,735	8,122,796

(a) Includes management fees of $.....628,876 to affiliates and $.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 955,822	954,777
1.1	Bonds exempt from U.S. tax	(a) 1,026,622	829,540
1.2	Other bonds (unaffiliated)	(a) 3,642,130	3,808,081
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 0	0
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	2,195,347	2,205,554
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 65,545	65,545
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	148,836	148,836
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	8,034,302	8,012,333
11.	Investment expenses		(g) 294,002
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		294,002
17.	Net investment income (Line 10 minus Line 16)		7,718,331
	DETAILS OF WRITE-INS		
0901.		0	0
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....26,888 accrual of discount less $.....2,005,281 amortization of premium and less $.....232,190 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(d) Includes $.....0 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.
(g) Includes $.....0 investment expenses and $.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $.....0 interest on surplus notes and $.....0 interest on capital notes.
(i) Includes $.....0 depreciation on real estate and $.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	(1,058)	0	(1,058)	0	0
1.2	Other bonds (unaffiliated)	73,163	0	73,163	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	6,281,366	(938,378)	5,342,988	(11,715,076)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	(724,530)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	6,353,471	(938,378)	5,415,093	(12,439,606)	0
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	609,995	607,552	(2,443)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	8,368	8,144	(224)
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	618,363	615,696	(2,667)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	618,363	615,696	(2,667)

DETAILS OF WRITE-INS

1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501.	0	0	0
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

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

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

	SSAP #	F/S Page	F/S Line #	2018	2017
NET INCOME					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ 5,796,930	$ (259,943)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	$ 5,796,930	$ (259,943)
SURPLUS					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 119,504,841	$ 123,744,006
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				$ 0	$ 0
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	$ 119,504,841	$ 123,744,006

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

(1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.
(2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.
(3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.
(4) Preferred Stocks - Not applicable
(5) Mortgage Loans - Not applicable
(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No.43R.
(7) Investments in Subsidiaries, Controlled and Affiliated Entities - Not Applicable
(8) The Company has a minor ownership interest in a partnership. This has underlying characteristics of common stock and is carried at market value per SSAP No.30.
(9) Derivative Instruments - Not applicable
(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.
(12) The Company has not modified its capitalization policy from the prior period
(13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

D. Going Concern

Management continuously monitors the Company's financial results and compliance with regulatory requirements and finds no reason to expect the Company to not continue as a going concern.

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Correction of Errors

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

Note 3 – Business Combinations and Goodwill

Not applicable

Note 4 – Discontinued Operations

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

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans
The Company does not invest in mortgage loans. No mezzanine real estate loans are held.

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

C. Reverse Mortgages - Not applicable

D. Loan-Backed Securities

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

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

(4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2018 are summarized below:

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	$	0
	2. 12 Months or Longer	$	(494,835)
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	$	0
	2. 12 Months or Longer	$	15,071,960

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale - Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not applicable

J. Real Estate - Not applicable

K. Low-Income Housing Tax Credits (LIHTC) - Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted Current Year							Current Year		Percentage	
	1	2	3	4	5	6	7	8	9	10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.0%	0.0%
b. Collateral held under security lending arrangements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0	0.0%	0.0%
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0%	0.0%
i. FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0%	0.0%
j. On deposit with states	5,111,220	0	0	0	5,111,220	5,163,001	(51,781)	0	5,111,220	1.9%	1.9%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0.0%	0.0%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0.0%	0.0%
n. Other restricted assets	0	0	0	0	0	0	0	0	0	0.0%	0.0%
o. Total Restricted Assets	$ 5,111,220	$ 0	$ 0	$ 0	$ 5,111,220	$ 5,163,001	$ (51,781)	$ 0	$ 5,111,220	1.9%	1.9%

(a) Subset of column 1
(b) Subset of column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

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

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

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - Not applicable

M. Working Capital Finance Investments - Not applicable

N. Offsetting and Netting of Assets and Liabilities - Not applicable

O. Structured Notes - Not applicable

P. 5GI Securities - Not applicable

Q. Short Sales - Not applicable

R. Prepayment Penalty and Acceleration Fees - Not applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

Note 7 – Investment Income

Not applicable

Note 8 – Derivative Instruments

Not applicable

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2018			2017			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	$ 3,512,962	$ 1,242,907	$ 4,755,869	$ 3,273,207	$ 1,211,671	$ 4,484,878	$ 239,755	$ 31,236	$ 270,991
b. Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	$ 3,512,962	$ 1,242,907	$ 4,755,869	$ 3,273,207	$ 1,211,671	$ 4,484,878	$ 239,755	$ 31,236	$ 270,991
d. Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	$ 3,512,962	$ 1,242,907	$ 4,755,869	$ 3,273,207	$ 1,211,671	$ 4,484,878	$ 239,755	$ 31,236	270,991
f. Deferred tax liabilities	473,032	5,477,391	5,950,423	48,129	8,037,481	8,085,610	424,903	(2,560,090)	(2,135,187)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	$ 3,039,930	$ (4,234,484)	$ (1,194,554)	$ 3,225,078	$ (6,825,810)	$ (3,600,732)	$ (185,148)	$ 2,591,326	$ 2,406,178

2. Admission Calculation Components SSAP No. 101

	2018			2017			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	$ 0	$ 196,599	$ 196,599	$ 2,365,389	$ 192,428	$ 2,557,817	$ (2,365,389)	$ 4,171	$ (2,361,218)
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)	740,408	0	740,408	43,703	0	43,703	696,705	0	696,705
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	740,408	0	740,408	43,703	0	43,703	696,705	0	696,705
2. Adjusted gross deferred tax assets allowed per limitation threshold			17,925,726			18,561,601			(635,875)
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	2,772,554	1,046,308	3,818,862	864,114	1,019,244	1,883,358	1,908,440	27,064	1,935,504
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c))	$ 3,512,962	$ 1,242,907	$ 4,755,869	$ 3,273,206	$ 1,211,672	$ 4,484,878	$ 239,756	$ 31,235	$ 270,991

3. Other Admissibility Criteria

	2018	2017
a. Ratio percentage used to determine recovery period and threshold limitation amount	874.9%	910.7%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	$ 119,504,841	$ 123,744,006

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

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

	2018		2017		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	$ 3,512,962	$ 1,242,907	$ 3,273,207	$ 1,211,671	$ 239,755	$ 31,236
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)	$ 3,512,962	$ 1,242,907	$ 3,273,207	$ 1,211,671	$ 239,755	$ 31,236
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? NO

B. Deferred Tax Liabilities Not Recognized

1. The types of temporary differences for which a DTL has not been recognized and the types of events that would cause those temporary differences to become taxable are:
There are no temporary differences for which deferred tax liabilities are not recorded.

2. The cumulative amount of each type of temporary difference is:
Not Applicable

3. The amount of the unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration, if determination of that liability is practicable, or a statement that determination is not practicable are:
Not Applicable

4. The amount of the DTL for temporary differences other than those in item (3) above that is not recognized is:
Not Applicable

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2018	2 2017	3 (Col 1-2) Change
a. Federal	$ 756,411	$ (628,734)	$ 1,385,145
b. Foreign	$ 9,876	$ 3,807	$ 6,069
c. Subtotal	$ 766,287	$ (624,927)	$ 1,391,214
d. Federal income tax on net capital gains	$ (1,137,170)	$ 42,694	$ (1,179,864)
e. Utilization of capital loss carry-forwards	$ 0	$ 0	$ 0
f. Other	$ 363,709	$ 113,042	$ 250,667
g. Federal and Foreign income taxes incurred	$ (7,174)	$ (469,191)	$ 462,017

2. Deferred Tax Assets

	1 2018	2 2017	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	$ 825,296	$ 374,006	$ 451,290
2. Unearned premium reserve	1,801,102	1,812,123	(11,021)
3. Policyholder reserves	0	0	0
4. Investments	0	0	0
5. Deferred acquisition costs	0	0	0
6. Policyholder dividends accrual	0	0	0
7. Fixed assets	47,325	47,325	0
8. Compensation and benefits accrual	0	0	0
9. Pension accrual	555,605	553,078	2,527
10. Receivables - nonadmitted	0	0	0
11. Net operating loss carry-forward	0	0	0
12. Tax credit carry-forward	0	100,000	(100,000)
13. Other (items <=5% and >5% of total ordinary tax assets)	283,634	386,675	(103,041)
Other (items listed individually >5%of total ordinary tax assets)			

NOTES TO FINANCIAL STATEMENTS

Guaranty fund accrual	38,564	43,838	(5,274)
Salvage and subrogation	238,644	328,524	(89,880)
Other	6,426	14,313	(7,887)
99. Subtotal	3,512,962	3,273,207	239,755
b. Statutory valuation allowance adjustment	0	0	0
c. Nonadmitted	0	0	0
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	3,512,962	3,273,207	239,755
e. Capital:			
1. Investments	$ 1,162,565	$ 1,132,493	$ 30,072
2. Net capital loss carry-forward	0	0	0
3. Real estate	0	0	0
4. Other (items <=5% and >5% of total capital tax assets)	80,342	79,178	1,164
Other (items listed individually >5% of total capital tax assets)			
Other	80,342	79,178	1,164
99. Subtotal	$ 1,242,907	$ 1,211,671	$ 31,236
f. Statutory valuation allowance adjustment	0	0	0
g. Nonadmitted	0	0	0
h. Admitted capital deferred tax assets (2e99-2f-2g)	1,242,907	1,211,671	31,236
i. Admitted deferred tax assets (2d+2h)	$ 4,755,869	$ 4,484,878	$ 270,991

3. Deferred Tax Liabilities

	1 2018	2 2017	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	$ 24,064	$ 21,920	$ 2,144
2. Fixed assets	0	0	0
3. Deferred and uncollected premium	9,027	9,518	(491)
4. Policyholder reserves	0	0	0
5. Other (items <=5% and >5% of total ordinary tax liabilities)	439,941	16,691	423,250
Other (items listed individually >5% of total ordinary tax liabilities)			
Pension accrual	0	0	0
Other	439,941	16,691	423,250
99. Subtotal	473,032	48,129	424,903
b. Capital:			
1. Investments	756,073	703,844	52,229
2. Real estate	0	0	0
3. Other (Items <=5% and >5% of total capital tax liabilities)	4,721,318	7,333,637	(2,612,319)
Other (items listed individually >5% of total capital tax liabilities)			
Unrealiized gain/(loss)	4,721,318	7,333,637	(2,612,319)
99. Subtotal	5,477,391	8,037,481	(2,560,090)
c. Deferred tax liabilities (3a99+3b99)	$ 5,950,423	$ 8,085,610	$ (2,135,187)
4. Net Deferred Tax Assets (2i – 3c)	$ (1,194,554)	$ (3,600,732)	$ 2,406,178

On December 22, 2017, the President of the United States signed into law the "Tax Cuts and Jobs Act". The legislation significantly changes U.S. tax law by, among other things, lowering corporate income tax rates, repealing the alternative minimum tax for corporations, and implementing several specific changes to provisions for taxation of insurance companies. The "Tax Cuts and Jobs Act" permanently reduces the U.S. corporate income tax rate from a maximum of 35% to a flat 21% rate, effective January 1, 2018. The Company has recognized the provisional tax impacts related to the revaluation of deferred tax assets and liabilities and included these amounts in its financial statements for the year ended December 31, 2017. The total impact to deferred taxes for the newly enacted corporate tax rate was a reduction in the Company's deferred tax liability of 2,467,156. The Company also had to make some estimates in its analysis for its deferred tax calculation, specifically as it relates to the SSAP 101 "with and without" calculation and its tax reserve discounting on its loss reserves. The ultimate impact may differ from these provisional amounts, possibly materially, due to, among other things, additional analysis, changes in interpretations and assumptions the Company has made, additional regulatory guidance that may be issued, and actions the Company may take as a result of the "Tax Cuts and Jobs Act". The accounting was completed when the 2017 U.S. corporate income tax return was filed in 2018, resulting in an additional reduction in the Company's deferred tax liability for the change in tax rate of 58,357.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	$ 1,454,654	21.0%
Proration of tax exempt investment income	57,254	0.8%
Tax exempt income deduction	(60,028)	(0.9)%
Dividends received deduction	(168,989)	(2.4)%
Disallowed travel and entertainment	37,187	0.5%
Other permanent differences	2,442	0%
Temporary Differences:		
Total ordinary DTAs	(109,558)	(1.6)%
Total ordinary DTLs	69,649	1.0%
Total capital DTAs	70,546	1.0%
Total capital DTLs	(50,402)	(0.7)%
Other:		
Statutory valuation allowance adjustment	0	0%
Accrual adjustment – prior year	363,709	5.3%
Other	0	0%
Totals	1,666,464	24.1%
Federal and foreign income taxes incurred	(7,174)	(0.1)%

NOTES TO FINANCIAL STATEMENTS

	Amount	Effective Tax Rate (%)
Realized capital gains (losses) tax	1,137,170	16.4%
Change in net deferred income taxes	19,765	0.3%
Total statutory income taxes	$ 1,149,761	16.6%

E. Operating Loss Carryfowards and Income Taxes Available for Recoupment

1. The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:

Description (Operating Loss or Tax Credit Carry Forward)	Amounts	Origination Dates	Expiration Dates
N/A	$0		

2. The following is income tax expense for current year and proceeding years that is available for recoupment in the event of future net losses:

Year	Amounts
2018/12/31	$1,137,170
2017/12/31	$0
2016/12/31	$420,284

3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code: The company did not have any protective tax deposits under Section 6603 of the Internal Revenue Service Code.

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:
Ohio Farmers Insurance Company (parent company)
Westfield Insurance Company
Westfield National Insurance Company
Old Guard Insurance Company
Westfield Champion Insurance Company
Westfield Premier Insurance Company
Westfield Superior Insurance Company
Westfield Touchstone Insurance Company
Westfield Management Company
Westfield Services, Inc.
Westfield Bancorp, Inc.
Westfield Bank, FSB
Westfield Credit Corp.
COIN Financial, Inc.

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
Each company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

G. Federal or Foreign Federal Income Tax Loss Contingencies:
None

H. Repatriation Transition Tax (RTT) - RTT owed under the TCJA
1a Has the entity fully remitted the RTT? YES
1b If yes, list the amount of the RTT paid. 0
If no, list the future installments to satisfy the RTT:

1	Installment 1	0
2	Installment 2	0
3	Installment 3	0
4	Installment 4	0
5	Installment 5	0
6	Installment 6	0
7	Installment 7	0
8	Installment 8	0
9	Total	0

I. Alternative Minimum Tax (AMT Credit)
Was the AMT Credit recognized as a current year recoverable or Deferred Tax Asset (DTA)? DTA
Gross AMT Credit Recognized as:

1a	Current year recoverable	0
1b	Deferred tax asset (DTA)	0
2	Beginning Balance of AMT Credit Carryforward	0
3	Amounts Recovered	427,345
4	Adjustments	(427,345)
5	Ending Balance of AMT Credit Carryforward (5=2-3-4)	0
6	Reduction for Sequestration	0
7	Nonadmltted by Reporting Entity	0
8	Reporting Entity Ending Balance (8=5-6-7)	0

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.

B. Transactions - Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Dollar Amounts of Transactions - Not applicable

D. Affiliated balances due to the Company at 12/31/2018 and 12/31/2017 respectively were:

	12/31/2018	12/31/2017
Ohio Farmers Insurance Company	$ 585,700	$ 785,634
Affiliated Receivable	$ 585,700	$ 785,634

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

E. Guarantees or Undertakings
The Company did not make any guarantees for the benefit of an affiliate or related party resulting in material contingent exposure.

F. Material Management or Service Contracts and Cost-Sharing Arrangements - Not applicable

G. The Company is owned and operated by its parent company, Ohio Farmers Insurance Company.

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned - Not applicable

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

J. Investments in Impaired SCAs - Not applicable

K. Investment in Foreign Insurance Subsidiary - Not applicable

L. Investment in Downstream Noninsurance Holding Company - Not applicable

M. All SCA Investments - Not applicable

N. Investment in Insurance SCAs - Not applicable

O. SCA Loss Tracking - Not applicable

Note 11 – Debt

A. Debt, Including Capital Notes - Not applicable

B. FHLB (Federal Home Loan Bank) Agreements - Not applicable

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

The Company's parent, Ohio Farmers Insurance Company, sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2018, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2018 and 2017:

(1) Change in Benefit Obligation

	Overfunded		Underfunded	
	2018	2017	2018	2017
a. Pension Benefits				
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 586,496,602	$ 522,643,158
2. Service cost	0	0	18,705,821	15,468,913
3. Interest cost	0	0	22,560,406	22,921,281
4. Contribution by plan participants	0	0	0	0
5. Actuarial gain (loss)	0	0	(57,109,353)	44,582,356
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	19,823,533	19,119,106
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 550,829,943	$ 586,496,602
	Overfunded		Underfunded	
b. Postretirement Benefits	2018	2017	2018	2017
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 46,256,220	$ 41,931,461
2. Service cost	0	0	910,492	851,408
3. Interest cost	0	0	1,716,359	1,817,109
4. Contribution by plan participants	0	0	2,221,224	1,981,975
5. Actuarial gain (loss)	0	0	(3,944,716)	3,972,530
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	4,228,122	4,298,263
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special	0	0	0	0

NOTES TO FINANCIAL STATEMENTS

	Overfunded		Underfunded	
	2018	2017	2018	2017
termination benefits				
10. Benefit obligation at end of year	$ 0	$ 0	$ 42,931,457	$ 46,256,220
	Overfunded		Underfunded	
c. Special or Contractual Benefits per SSAP No. 11	2018	2017	2018	2017
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 0	$ 0
2. Service cost	0	0	0	0
3. Interest cost	0	0	0	0
4. Contribution by plan participants	0	0	0	0
5. Actuarial gain (loss)	0	0	0	0
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	0	0
8. Plan amendments	0	0	0	0
9 Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 0	$ 0

(2) Change in Plan Assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2018	2017	2018	2017	2018	2017
a. Fair value of plan assets at beginning of year	$ 410,056,037	$ 357,924,047	$ 29,730,163	$ 28,370,107	$ 0	$ 0
b. Actual return on plan assets	(14,900,863)	49,228,963	(1,623,782)	3,842,733	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	24,463,427	22,022,133	144,054	133,611	0	0
e. Plan participants' contributions	0	0	2,221,224	1,981,975	0	0
f. Benefits paid	19,823,533	19,119,106	4,528,122	4,598,263	0	0
g. Business combinations, divestitures and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$ 399,795,068	$ 410,056,037	$ 25,943,537	$ 29,730,163	$ 0	$ 0

(3) Funded Status

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Components				
1. Prepaid benefit costs	$ 62,213,066	$ 56,053,816	$ 0	$ 0
2. Overfunded plans assets	$ (62,213,066)	$ (56,053,816)	$ 0	$ 0
3. Accrued benefit costs	$ 64,430,424	$ 64,104,292	$ 1,382,260	$ 100,471
4. Liability for pension benefits	$ 86,604,451	$ 112,336,273	$ 15,605,660	$ 16,425,587
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	$ 0	$ 0	$ 0	$ 0
2. Liabilities recognized	$ 151,034,875	$ 176,440,565	$ 16,987,920	$ 16,526,058
c. Unrecognized liabilities	$ 0	$ 0	$ 0	$ 0

(4) Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2018	2017	2018	2017	2018	2017
a. Service cost	$ 18,705,821	$ 15,468,913	$ 910,492	$ 851,408	$ 0	$ 0
b. Interest cost	22,560,406	22,921,281	1,716,359	1,817,109	0	0
c. Expected return on plan assets	(34,000,464)	(30,540,192)	(2,469,945)	(2,406,521)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	10,235,296	9,160,952	563,962	517,000	0	0
f. Prior service cost or credit	1,129,250	1,142,713	387,574	413,732	0	0
g. Gain or loss recognized due to a settlement curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$ 18,630,309	$ 18,153,667	$ 1,108,442	$ 1,192,728	$ 0	$ 0

(5) Amounts in Unassigned Funds (Surplus) Recognized as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Items not yet recognized as a component of net periodic cost – prior year	$ (168,390,089)	$ (152,800,169)	$ (16,425,587)	$ (14,822,167)

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
b. Net transition asset or obligation recognized	0	0	0	0
c. Net prior service cost or credit arising during the period	0	0	0	0
d. Net prior service cost or credit recognized	1,129,250	1,142,713	387,574	413,732
e. Net gain and loss arising during the period	8,208,026	(25,893,585)	(131,609)	(2,534,152)
f. Net gain and loss recognized	10,235,296	9,160,952	563,962	517,000
g. Items not yet recognized as a component of net periodic cost – current period	$ (148,817,517)	$ (168,390,089)	$ (15,605,660)	$ (16,425,587)

(6) Amounts in Unassigned Funds (Surplus) Expected to be Recognized in the Next Fiscal Year as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Net transition asset or obligations	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	$ 1,074,415	$ 1,129,250	$ 387,574	$ 387,574
c. Net recognized gains and losses	$ 8,225,581	$ 9,617,965	$ 546,189	$ 559,266

(7) Amounts in Unassigned Funds (Surplus) that have not yet been Recognized as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Net transition asset or obligations	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	$ 3,813,625	$ 4,942,875	$ 4,244,020	$ 4,631,594
c. Net recognized gains and losses	$ 145,003,892	$ 163,447,214	$ 11,361,640	$ 11,793,993

(8) Weighted-Average Assumptions Used to Determine Net Periodic Benefit Cost as of December 31

	2018	2017
a. Weighted-average discount rate	3.8%	4.3%
b. Expected long-term rate of return on plan assets	8.2%	8.4%
c. Rate of compensation increase	3.0%	3.0%
Weighted-average assumptions used to determine projected benefit obligations as of December 31		
d. Weighted-average discount rate	4.4%	3.8%
e. Rate of compensation increase	3.0%	3.0%

For measurement purposes, a 7.25% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2018 (7.50% for 2017). The rate is assumed to decrease gradually to 5.00% for 2027, and remain at that level thereafter.

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

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was $411,702,196 for 2018 and $431,537,540 for 2017. The amount of the accumulated benefit obligation for the Nonqualified Plan was $80,849,560 for 2018 and $89,831,781 for 2017.

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

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

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

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

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service and interest cost components	$ 4,069	$ (18,450)
b. Effect on postretirement benefit obligation	$ 339,010	$ (171,125)

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

Year(s)	Amount
a. 2019	$ 24,150,099
b. 2020	$ 25,307,198
c. 2021	$ 26,511,439
d. 2022	$ 27,531,811
e. 2023	$ 28,664,620
f. 2024 through 2028	$ 164,225,186

(13) Ohio Farmers Insurance Company may have regulatory pension plan contribution requirements for 2019; and Ohio Farmers Insurance Company currently intends to make voluntary contributions of approximately $20,500,000 to the defined benefit pension plan with reference to Ohio Farmers Insurance Company's contribution funding guidelines.

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

Ohio Farmers Insurance Company's postretirement health care plan is contributory, with participants' contributions adjusted annually; the life insurance plan is non-contributory.

(14) Amounts and Types of Securities Included in Plan Assets - Not applicable

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

(16) Substantive Commitment Used to Account for Benefit Obligation - Not applicable

(17) Cost of Providing Special or Contractual Termination Benefits Recognized - Not applicable

(18) Significant Change in the Benefit Obligation or Plan Assets - Not applicable

(19) Amount and Time Plan Assets Expected to be Returned - None

(20) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans - Not applicable

(21) Full Transition Surplus Impact of SSAP 102 - Not applicable

B. Investment Policies and Strategies

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

	2018	2017	Target Allocation
a. Debt securities	39%	36%	35% - 45%
b. Equity securities	60%	63%	55% - 65%
c. Real estate	0%	0%	0%
d. Other	1%	1%	0%
e. Total	100%	100%	

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

The investments fund portfolio will have the following overall characteristics:

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

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

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

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

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

The funds shall be managed by the EBAC, utilizing investment advice provided under an agreement with Ohio Farmers Insurance Company. The EBAC annually reviews the investment plan and formula.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of Plan Assets

(1) Fair Value Measurements of Plans Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Investments held for pension benefit obligations:				
U.S. Government and agency obligations	$ 32,364,409	$ 25,695,899	$ 0	$ 58,060,308
Corporate bonds	0	56,762,263	0	56,762,263
Other Government obligations	0	3,808,080	0	3,808,080
Mortgage-backed securities	0	36,181,160	0	36,181,160
Common stocks	187,091,466	0	0	187,091,466
Mutual funds	33,191,393	0	0	33,191,393
Money market funds	0	2,036,307	0	2,036,307
OFIC Group Health Benefit Plan 401(h):				
Mutual funds	21,184,984	0	0	21,184,984
OFIC Group Health Benefit Plan Retiree Life:				
Mutual funds	4,983,066	0	0	4,983,066
Money market funds	0	17,008	0	17,008
Total Plan Assets	$ 278,815,318	$ 124,500,717	$ 0	$ 403,316,035

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

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

There were no transfers into or out of Level 1, 2 or 3 during 2018.

D. Basis Used to Determine Expected Long-Term Rate-of-Return

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

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

E. Defined Contribution Plans

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

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was $265,661 and $259,606 for 2018 and 2017, respectively.

At December 31, 2018, the total fair market value of the defined contribution plan assets was $298,205,080, including unrealized gains and losses and participant loans.

F. Multiemployer Plans - Not applicable

G. Consolidated/Holding Company Plans - Not applicable

H. Postemployment Benefits and Compensated Absences - Not applicable

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

(1) Recognition of the Existence of the Act - Not applicable

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

(3) Disclosure of Gross Benefit Payments

NOTES TO FINANCIAL STATEMENTS

	2018	2017
Medical	$ 1,372,325	$ 1,767,966
Prescription	2,020,676	2,045,810
Dental premiums	302,490	324,946
Life insurance premiums	600,497	232,614
Administrative fees	232,134	226,927
Gross benefits paid	$ 4,528,122	$ 4,598,263

Future gross benefit payments are expected to increase, as life insurance premiums are expected to increase $300,000 in 2019.

Subsidy received during calendar year (for plan years 2016 and 2015, respectively)	$ 317,401	$ 302,167
Expected subsidy receivable (for plan years 2018/2017 and 2017/2016, respectively)	$ 600,000	$ 600,000

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

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

(11) Surplus Notes - Not applicable

(12-13) Quasi-Reorganizations - Not applicable

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments - Not applicable

B. Assessments

(1) Nature of Any Assets That Could Have a Material Financial Effect
At this time, the Company is unaware of any new insolvencies and no insolvencies were brought to the Company's attention in 2018 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued $208,766 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2) Assets Recognized From Paid and Accrued Premium Tax Offsets and Policy Surcharges

a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year –end		$ 3,468
b. Decreases current year:		$ 157
c. Increases current year:		$ 483
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end		$ 3,794

(3) Undiscounted and Discounted Guaranty Fund Assessments - Not applicable

C. Gain Contingencies - Not applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - Not applicable

E. Product Warranties - Not applicable

F. Joint and Several Liabilities - Not applicable

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

At December 31, 2018 and 2017, the Company had admitted assets of $30,902,852 and $32,313,870, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

Note 15 – Leases

The Company does not have any material lease obligations.

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

Not applicable

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets - Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Wash Sales - Not applicable

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable

Note 20 – Fair Value Measurements

A. Fair Value Measurements

For assets that are measured and reported at fair value or net asset value (NAV) in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements are as follows:

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

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

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

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

(1) Fair Value Measurements at Reporting Date

Description for Each Type of Asset or Liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
CS - Industrial and Miscellaneous - Unaffiliated	$ 69,841,556	$ 0	$ 0	$ 0	$ 69,841,556
CE - Money Market Mutual Funds	$ 0	$ 0	$ 0	$ 6,394,806	$ 6,394,806
OIA - Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 3,055,908	$ 0	$ 0	$ 0	$ 3,055,908
Total	$ 72,897,464	$ 0	$ 0	$ 6,394,806	$ 79,292,270
Liabilities at Fair Value					
	$ 0	$ 0	$ 0	$ 0	$ 0
Total	$ 0	$ 0	$ 0	$ 0	$ 0

(2) At December 31, 2018, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.

(3) The Company's policy for determining when transfers between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input(s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the quarter in which the transfer occurs. The Company held no assets or liabilities categorized as Level 1, 2 or 3 during the reporting period that were transferred into or out of the level categorization held at January 1, 2018.

(4) As of December 31, 2018, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.

(5) As of December 31, 2018, the Company had no holdings classified as either a derivative asset or liability.

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements - Not required

C. Fair Value Level

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

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

Cash equivalents - Cash equivalents include money market mutual funds, which are reported at net asset value (NAV) as a practical expedient. Such money market mutual funds are separately identified in a NAV column. NAV is defined as the amount of net assets attributable to each share outstanding at the close of the period.

Uncollected premiums and agents' balances in the course of collection, Deferred premiums, agents' balances and installments booked but deferred and not yet due, and Payable for securities - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 157,866,687	$ 153,358,169	$ 23,854,928	$ 134,011,759	$ 0	$ 0	$ 0

NOTES TO FINANCIAL STATEMENTS

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Common stocks	$ 69,841,556	$ 69,841,556	$ 69,841,556	$ 0	$ 0	$ 0	$ 0
Cash equivalents	$ 6,394,806	$ 6,394,806	$ 0	$ 0	$ 0	$ 6,394,806	$ 0
Other invested assets	$ 3,055,908	$ 3,055,908	$ 3,055,908	$ 0	$ 0	$ 0	$ 0
Uncollected premiums and agents' balances in the course of collection	$ 4,574,953	$ 4,574,953	$ 0	$ 4,574,953	$ 0	$ 0	$ 0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	$ 26,327,899	$ 26,327,899	$ 0	$ 26,327,899	$ 0	$ 0	$ 0
Payable for securities	$ 2,361	$ 2,361	$ 0	$ 2,361	$ 0	$ 0	$ 0

D. Not Practicable to Estimate Fair Value - Not applicable

E. NAV Practical Expedient Investments

At December 31, 2018, the investments held by the Company which are being reported at net asset value (NAV) consist entirely of money market mutual funds. There are no significant restrictions that apply in the liquidation of any of these investments. They are also not likely to be sold below NAV.

Note 21 – Other Items

A. Unusual or Infrequent Items - Not applicable

B. Troubled Debt Restructuring Debtors - Not applicable

C. Other Disclosures - Not applicable

D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2018.

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

F. Subprime Mortgage Related Risk Exposure

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

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

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

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

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

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

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

G. Insurance-Linked Securities (ILS) Contracts - Not applicable

Note 22 – Events Subsequent

Subsequent events have been considered through February 15, 2019 for the statutory statements issued as of December 31, 2018. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables
The Company has an unsecured aggregate reinsurance recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium with two authorized individual reinsurers that exceeds 3% of the Company's policyholder surplus:

	NAIC Group Code	FEIN	Unsecured Recoverables
Ohio Farmers Insurance Company	228	34-0438190	$ 388,962,034

NOTES TO FINANCIAL STATEMENTS

Michigan Catastrophic Claims Assn		AA-9991159	$ 7,144,308

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

C. Reinsurance Assumed and Ceded

(1) Maximum Amount of Return Commission

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 45,206,498	$ 6,686,933	$ 210,040,088	$ 29,228,369	$ (164,833,590)	$ (22,541,436)
b. All Other	31,439	7,306	694,699	21,278	(663,260)	(13,972)
c. Total	$ 45,237,937	$ 6,694,239	$ 210,734,787	$ 29,249,647	$ (165,496,850)	$ (22,555,408)

d. Direct Unearned Premium Reserves	$ 210,703,348

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

	Direct	Assumed	Ceded	Net
a. Contingent commission	$ 0	$ 0	$ 101,936	$ (101,936)
b. Sliding scale adjustments	0	0	0	0
c. Other profit commission arrangements	0	0	0	0
d. Total	$ 0	$ 0	$ 101,936	$ (101,936)

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

(3) Types of Risks Attributed to Protected Cell - Not applicable

D. Uncollectible Reinsurance - Not applicable

E. Commutation of Ceded Reinsurance - Not applicable

F. Retroactive Reinsurance - Not applicable

G. Reinsurance Accounted for as a Deposit - Not applicable

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

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not applicable

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2017 were $88.0 million. In calendar year 2018, $33.3 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $53.6 million. Therefore, there has been a $1.1 million favorable prior-year development from December 31, 2017 to December 31, 2018. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: workers' compensation, other liability, auto physical damage and reinsurance (nonproportional assumed property).This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

Note 26 – Intercompany Pooling Arrangements

Effective December 25, 2018, the reinsurance pooling agreement was amended to include four newly created affiliated property and casualty companies (Westfield Champion Insurance Company, Westfield Premier Insurance Company, Westfield Superior Insurance Company, and Westfield Touchstone Insurance Company). The new companies were included at 0% participation and no other participation rates were changed. This amendment was approved by the Ohio Department of Insurance in December, 2018.

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

Company	NAIC Number	Percent
Ohio Farmers Insurance Company	24104	19.0%
Westfield Insurance Company	24112	54.0%
Westfield National Insurance Company	24120	13.0%
American Select Insurance Company	19992	5.0%
Old Guard Insurance Company	17558	9.0%
Westfield Champion Insurance Company	16447	0.0%
Westfield Premier Insurance Company	16450	0.0%
Westfield Superior Insurance Company	16449	0.0%
Westfield Touchstone Insurance Company	16448	0.0%

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

F. The Provision for Reinsurance is recorded on a direct basis.

G. Affiliated balances due to the Company at 12/31/2018 and 12/31/2017 respectively were:

	12/31/20218	12/31/2017
Ohio Farmers Insurance Company*	$ 585,700	$ 785,634
Affiliated Receivable	$ 585,700	$ 785,634

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

Note 27 – Structured Settlements

A. Reserves No Longer Carried
The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2018 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$ 631,024	$ 631,024

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

Note 28 – Health Care Receivables

Not applicable

Note 29 – Participating Policies

Not applicable

Note 30 – Premium Deficiency Reserves

1. Liability carried for premium deficiency reserve: $0
2. Date of most recent evaluation of this liability: December 31, 2018
3. Was anticipated investment income utilized in the calculation? Yes [X] No [ ]

Note 31 – High Deductibles

Not applicable

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

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

Note 33 – Asbestos/Environmental Reserves

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

In 2018, the Company elected to move $150,000 from environmental IBNR reserves to asbestos IBNR reserves. The Company still believes that the total reserves held for asbestos and environmental claims make a reasonable provision for unpaid claims.

A. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?

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

(1) Direct

	2014	2015	2016	2017	2018
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	$ 2,136,587	$ 1,699,712	$ 1,574,479	$ 1,429,809	$ 1,245,690
b. Incurred losses and loss adjustment expense	(300,000)	0	0	0	150,000
c. Calendar year payments for losses and loss adjustment expenses	136,875	125,233	144,670	184,119	115,057
d. Ending reserves (including Case,	$ 1,699,712	$ 1,574,479	$ 1,429,809	$ 1,245,690	$ 1,280,633

NOTES TO FINANCIAL STATEMENTS

	2014	2015	2016	2017	2018
Bulk + IBNR Loss & LAE)					

(2) Assumed Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses	0	0	0	0	0
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	$ 2,136,586	$ 1,699,712	$ 1,574,478	$ 1,429,809	$ 1,245,690
b. Incurred losses and loss adjustment expense	(300,000)	0	0	0	150,000
c. Calendar year payments for losses and loss adjustment expenses	136,874	125,234	144,669	184,119	115,057
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	$ 1,699,712	$ 1,574,478	$ 1,429,809	$ 1,245,690	$ 1,280,633

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

(1)	Direct basis	$ 1,063,052
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 1,063,052

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

(1)	Direct basis	$ 309,524
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 309,524

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?

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

(1) Direct

	2014	2015	2016	2017	2018
a. Beginning reserves	$ 326,813	$ 552,929	$ 541,548	$ 529,126	$ 525,506
b. Incurred losses and loss adjustment expense	300,000	0	0	0	(150,000)
c. Calendar year payments for losses and loss adjustment expenses	73,884	11,381	12,422	3,620	9,229
d. Ending reserves	$ 552,929	$ 541,548	$ 529,126	$ 525,506	$ 366,277

(2) Assumed Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses	0	0	0	0	0
d. Ending reserves	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance

	2014	201	2016	2017	2018
a. Beginning reserves	$ 326,813	$ 552,929	$ 541,548	$ 529,126	$ 525,506
b. Incurred losses and loss adjustment expense	300,000	0	0	0	(150,000)
d. Calendar year payments for losses and loss adjustment expenses	73,884	11,381	12,422	3,620	9,229
d. Ending reserves	$ 552,929	$ 541,548	$ 529,126	$ 525,506	$ 366,277

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

(1)	Direct basis	$ 287,767
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 287,767

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

(1)	Direct basis	$ 225,557
(2)	Assumed reinsurance basis	0
(3)	Net of ceded reinsurance basis	$ 225,557

NOTES TO FINANCIAL STATEMENTS

Note 34 – Subscriber Savings Accounts

Not applicable

Note 35 – Multiple Peril Crop Insurance

Not applicable

Note 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

1.4 Is the reporting entity publicly traded or a member of publicly traded group? — Yes [ ] No [X]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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. — 12/31/2017

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. — 12/31/2012

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

3.4 By what department or departments?
Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? — Yes [ ] No [ ] N/A [X]

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

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

4.11 sales of new business? — Yes [ ] No [X]

4.12 renewals? — Yes [ ] No [X]

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

4.21 sales of new business? — Yes [ ] No [X]

4.22 renewals? — Yes [ ] No [X]

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

If the answer is YES, complete and file the merger history data file with the NAIC.

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	0	

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

6.2 If yes, give full information:

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

7.2 If yes,

7.21 State the percentage of foreign control — 0.0%

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? — Yes [X] No [ ]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? — Yes [X] No [ ]

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

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

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

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 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]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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?
Scott Weinstein, FCAS, KPMG LLP, 303 Peachtree St., Suite 2000, Atlanta, GA 30308-3210

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

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $ 0

12.2 If yes, provide explanation

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

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

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

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

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

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

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

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

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

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

(e) Accountability for adherence to the code.

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

14.2 Has the code of ethics for senior managers been amended? Yes [X] No [ ]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).
Minor changes to the Business Conduct and Ethics Guide approved 10/25/2018.

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

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

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

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

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
0			$ 0

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 subordinator committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

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

FINANCIAL

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

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

20.11 To directors or other officers $ 0

20.12 To stockholders not officers $ 0

20.13 Trustees, supreme or grand (Fraternal only) $ 0

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

20.21 To directors or other officers $ 0

20.22 To stockholders not officers 0

20.23 Trustees, supreme or grand (Fraternal only) 0

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

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

21.21 Rented from others $ 0

21.22 Borrowed from others $ 0

21.23 Leased from others $ 0

21.24 Other $ 0

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ 0

22.22 Amount paid as expenses $ 0

22.23 Other amounts paid $ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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: $ 585,700

INVESTMENT

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

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

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
The Company has no securities lending agreements as of December 31, 2018.

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

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

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

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

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

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

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

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 0
24.103	Total payable for securities lending reported on the liability page:	$ 0

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

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

25.21	Subject to repurchase agreements	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Placed under option agreements	$ 0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	$ 0
25.27	FHLB Capital Stock	$ 0
25.28	On deposit with states	$ 5,111,220
25.29	On deposit with other regulatory bodies	$ 0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	$ 0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	$ 0
25.32	Other	$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$ 0

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	One Wall Street, New York, NY 10286

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

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

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

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

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

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts", "… handle securities"].

1	2

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Name of Firm or Individual	Affiliation
George Wiswesser	I
Ronald Stephonic	I
Krishna Patel	I
Scott Richter	I
Richard Nash	I
Chris Giampietro	I

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		$ 0
29.2999 TOTAL		$ 0

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		$ 0	

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	$ 159,752,975	$ 164,261,493	$ 4,508,518
30.2	Preferred Stocks	$ 0	$ 0	$ 0
30.3	Totals	$ 159,752,975	$ 164,261,493	$ 4,508,518

30.4 Describe the sources or methods utilized in determining the fair values:

Interactive Data Corp (IDC), Bloomberg Financial Services

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

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

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

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

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [ ] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 426,691

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC.	$ 273,800

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

36.1 Amount of payments for legal expenses, if any? $ 227,332

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

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	$ 209,380

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 9,669

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

1 Name	2 Amount Paid
	$ 0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [ ] No [X]
1.2	If yes, indicate premium earned on U.S. business only.		$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?		$ 0
	1.31 Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.		$ 0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.		$ 0
1.6	Individual policies:		
	Most current three years:		
	1.61 Total premium earned		$ 0
	1.62 Total incurred claims		$ 0
	1.63 Number of covered lives		0
	All years prior to most current three years:		
	1.64 Total premium earned		$ 0
	1.65 Total incurred claims		$ 0
	1.66 Number of covered lives		0
1.7	Group policies:		
	Most current three years:		
	1.71 Total premium earned		$ 0
	1.72 Total incurred claims		$ 0
	1.73 Number of covered lives		0
	All years prior to most current three years:		
	1.74 Total premium earned		$ 0
	1.75 Total incurred claims		$ 0
	1.76 Number of covered lives		0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 91,959,816	$ 91,750,874
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 133,520,614	$ 133,448,627
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%

3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [X] No [ ]
3.2	If yes, state the amount of calendar year premiums written on:	
	3.21 Participating policies	$ 2,887,813
	3.22 Non-participating policies	$ 414,345,674
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?	0.0%
	4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	$ 0
5.	FOR RECIPROCAL EXCHANGES ONLY:	
	5.1 Does the exchange appoint local agents?	Yes [ ] No [ ]
	5.2 If yes, is the commission paid:	
	5.21 Out of Attorney's-in-fact compensation	Yes [ ] No [ ] N/A [X]
	5.22 As a direct expense of the exchange	Yes [ ] No [ ] N/A [X]
	5.3 What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?	
	5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [ ] No [ ]
	5.5 If yes, give full information:	

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Reinsurance protection was provided by three agreements: the Multiple Line Excess of Loss with three layers ($4.5M x $3M), ($7.5M x $7.5M) and ($10M x $15M); the Casualty Clash and Contingency Excess with two layers ($15M x $25M); ($30M x $40M); and the Top Layer Casualty Clash and Contingency Excess ($30M x $70M). These three contracts total $97M above a $3M retention per occurrence.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The modeled all perils probable maximum loss at the 250 year return time is $288M. This is a 50%/50% blend of RMS RiskLink v17.0 and AIR Touchstone v5 and includes hurricane, earthquake and severe convective storm. The locations of concentrations are southeastern PA, DE, GA and FL for hurricane; OH for severe convective storm; and IN, KY and OH for earthquake. The reinsurance broker, Aon Benfield, models the insured exposures on the Company's behalf.

6.3 What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The property catastrophe reinsurance program consisted of four layers with varying retentions. The first layer has two automatic reinstatements; the second, third, and fourth layers have one automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence was $350 million excess of the Company's $50 million net retention per loss occurrence.

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

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

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

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of *SSAP No. 62R, Property and Casualty Reinsurance*, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]

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

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

11.1 Has 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 assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $ 0

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

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

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

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

12.41 From 0.0%

12.42 To 0.0%

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

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

12.61 Letters of Credit $ 0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

	12.62 Collateral and other funds	$ 0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	$ 3,000,000
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?	Yes [X] No [ ]
13.3	State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.	5
14.1	Is the reporting entity a cedant in a multiple cedant reinsurance contract?	Yes [X] No [ ]
14.2	If yes, please describe the method of allocating and recording reinsurance among the cedants: Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.	
14.3	If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?	Yes [ ] No [X]
14.4	If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?	Yes [X] No [ ]
14.5	If the answer to 14.4 is no, please explain:	
15.1	Has the reporting entity guaranteed any financed premium accounts?	Yes [ ] No [X]
15.2	If yes, give full information	
16.1	Does the reporting entity write any warranty business?	Yes [ ] No [X]

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

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

* Disclose type of coverage:

17.1	Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance?	Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 exempt from the statutory provision for unauthorized reinsurance	$ 0
17.12	Unfunded portion of Interrogatory 17.11	$ 0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	$ 0
17.14	Case reserves portion of Interrogatory 17.11	$ 0
17.15	Incurred but not reported portion of Interrogatory 17.11	$ 0
17.16	Unearned premium portion of Interrogatory 17.11	$ 0
17.17	Contingent commission portion of Interrogatory 17.11	$ 0
18.1	Do you act as a custodian for health savings accounts?	Yes [ ] No [X]
18.2	If yes, please provide the amount of custodial funds held as of the reporting date.	$ 0
18.3	Do you act as an administrator for health savings accounts?	Yes [ ] No [X]
18.4	If yes, please provide the balance of the funds administered as of the reporting date.	$ 0
19.	Is the reporting entity licensed or charted, registered, qualified, eligible, or writing business in at least 2 states?	Yes [X] No [ ]
19.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes [ ] No [ ]

FIVE-YEAR HISTORICAL DATA

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

		1 2018	2 2017	3 2016	4 2015	5 2014
	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)	186,102,272	162,410,696	139,132,650	122,128,016	102,381,648
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	143,674,860	117,386,874	92,224,955	71,406,840	52,653,979
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	173,428,932	144,085,032	118,646,818	97,506,824	75,545,778
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,368,310	3,084,124	2,928,138	2,735,707	2,524,827
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,440,423	2,467,233	2,511,842	1,926,001	2,307,236
6.	Total (Line 35)	509,014,797	429,433,959	355,444,403	295,703,388	235,413,468
	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)	31,341,777	33,615,822	33,059,143	33,128,127	32,470,648
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	19,034,840	18,831,984	18,142,588	17,591,940	16,955,174
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	35,556,116	34,898,967	33,862,315	33,101,618	32,425,152
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,324,246	3,048,071	2,900,889	2,709,264	2,494,752
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,440,423	2,467,233	2,511,842	1,926,001	2,307,236
12.	Total (Line 35)	91,697,402	92,862,077	90,476,777	88,456,950	86,652,962
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	(7,152,983)	(8,483,224)	1,319,681	2,626,477	1,783,958
14.	Net investment gain (loss) (Line 11)	11,996,255	7,092,948	7,352,729	6,753,032	8,126,166
15.	Total other income (Line 15)	1,072,210	831,182	678,704	524,961	393,291
16.	Dividends to policyholders (Line 17)	125,726	170,040	18,530	125,208	338,969
17.	Federal and foreign income taxes incurred (Line 19)	(7,174)	(469,191)	2,295,279	2,956,641	2,502,573
18.	Net income (Line 20)	5,796,930	(259,943)	7,037,305	6,822,621	7,461,873
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	266,173,628	271,521,901	254,989,442	234,408,823	230,527,200
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 15.1)	4,574,953	4,710,162	4,446,246	4,310,512	4,427,184
	20.2 Deferred and not yet due (Line 15.2)	26,327,899	27,603,708	27,957,542	27,219,442	26,762,050
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	146,668,787	147,777,895	140,109,974	131,518,179	130,389,516
22.	Losses (Page 3, Line 1)	68,150,474	68,705,448	61,654,502	57,724,280	55,446,122
23.	Loss adjustment expenses (Page 3, Line 3)	20,163,642	19,274,271	19,617,368	19,567,569	18,824,073
24.	Unearned premiums (Page 3, Line 9)	45,206,498	45,468,908	44,357,705	43,213,567	42,096,803
25.	Capital paid up (Page 3, Lines 30 & 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26.	Surplus as regards policyholders (Page 3, Line 37)	119,504,841	123,744,006	114,879,468	102,890,644	100,137,684
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	5,162,104	9,908,081	13,511,374	11,051,948	8,230,999
	Risk-Based Capital Analysis					
28.	Total adjusted capital	119,504,841	123,744,006	114,879,468	102,890,644	100,137,684
29.	Authorized control level risk-based capital	13,662,910	13,587,796	12,373,590	11,155,137	11,261,647
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
	(Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30.	Bonds (Line 1)	65.9	64.0	66.9	68.4	64.7
31.	Stocks (Lines 2.1 & 2.2)	30.0	33.6	32.5	30.8	34.0
32.	Mortgage loans on real estate (Lines 3.1 & 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	2.7	1.8	0.2	0.3	0.6
35.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37.	Other invested assets (Line 8)	1.3	0.5	0.5	0.5	0.6
38	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43.	Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44.	Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	0	0	0	0	0
45.	Affiliated short-term investments					
	(subtotals included in Schedule DA, Verification, Column 5, Line 10)	0	0	0	0	0
46.	Affiliated mortgage loans on real estate	0	0	0	0	0
47.	All other affiliated	0	0	0	0	0
48.	Total of above lines 42 to 47	0	0	0	0	0
49.	Total investment in parent included in Lines 42 to 47 above	0	0	0	0	0
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus					
	as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2018	2 2017	3 2016	4 2015	5 2014
	Capital and Surplus Accounts (Page 4)					
51.	Net unrealized capital gains (losses) (Line 24)	(9,827,288)	11,049,065	5,078,230	(4,286,210)	470,346
52.	Dividends to stockholders (Line 35)	0	0	0	0	0
53.	Change in surplus as regards policyholders for the year (Line 38)	(4,239,165)	8,864,538	11,988,824	2,752,960	8,272,914
	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)	102,362,944	80,111,208	60,499,678	50,818,516	37,920,958
55.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	70,833,716	54,974,667	42,788,664	32,869,333	25,508,901
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	71,965,044	64,169,351	44,956,575	38,101,825	31,448,492
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	364,019	(33,828)	191,733	(107,561)	337,545
58.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	3,201,687	557,072	491,104	110,148	1,117,006
59.	Total (Line 35)	248,727,410	199,778,470	148,927,754	121,792,261	96,332,902
	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)	22,933,209	21,350,747	17,870,026	17,699,370	17,518,298
61.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,901,970	9,045,607	8,785,672	8,656,729	8,980,779
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	17,628,594	17,893,536	14,280,189	15,032,870	16,931,897
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	364,019	(33,828)	191,733	(107,561)	337,545
64.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	3,201,687	557,072	491,104	110,148	1,117,006
65.	Total (Line 35)	54,029,479	48,813,134	41,618,724	41,391,556	44,885,525
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67.	Losses incurred (Line 2)	58.1	60.9	51.0	50.0	51.7
68.	Loss expenses incurred (Line 3)	13.0	12.6	11.3	12.7	11.8
69.	Other underwriting expenses incurred (Line 4)	36.6	35.8	36.2	34.3	34.4
70.	Net underwriting gain (loss) (Line 8)	(7.8)	(9.2)	1.5	3.0	2.1
	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)	35.6	34.5	35.0	33.3	33.2
72.	Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	71.1	73.5	62.3	62.7	63.5
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)	76.7	75.0	78.8	86.0	86.5
	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)	(2,171)	283	(3,070)	(2,814)	(4,338)
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)	(1.8)	0.2	(3.0)	(2.8)	(4.7)
	Two Year Loss Development ($000 omitted)					
76.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(698)	(2,241)	(4,366)	(5,991)	(6,864)
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)	(0.6)	(2.2)	(4.4)	(6.5)	(9.1)

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	408	91	120	1	77	(0)	19	513	XXX
2. 2009	75,719	3,526	72,193	37,188	981	3,095	99	4,213	2	1,578	43,414	XXX
3. 2010	77,183	3,439	73,744	41,597	597	3,143	39	4,500	1	1,806	48,603	XXX
4. 2011	79,441	4,068	75,373	56,697	5,663	3,535	213	5,139	2	2,270	59,493	XXX
5. 2012	83,553	4,386	79,167	45,411	2,553	2,969	145	5,244	2	1,776	50,925	XXX
6. 2013	86,517	4,630	81,887	42,445	2,153	3,079	246	5,481	3	1,720	48,603	XXX
7. 2014	89,533	4,884	84,650	46,676	2,281	2,929	118	6,187	2	2,003	53,390	XXX
8. 2015	92,341	5,001	87,340	41,875	1,651	2,488	77	6,929	5	1,673	49,558	XXX
9. 2016	94,346	5,013	89,333	40,693	1,795	1,570	54	6,569	2	1,778	46,982	XXX
10. 2017	96,939	5,188	91,751	39,567	469	854	15	7,294	0	1,814	47,231	XXX
11. 2018	97,314	5,355	91,960	26,547	499	255	17	5,462	(0)	1,327	31,748	XXX
12. Totals	XXX	XXX	XXX	419,104	18,732	24,038	1,024	57,095	19	17,764	480,461	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior	3,023	1,317	1,928	32	0	0	847	3	314	0	0	4,762	XXX
2. 2009	555	196	246	21	0	0	182	5	90	0	0	851	XXX
3. 2010	388	11	336	31	0	0	200	5	72	0	0	949	XXX
4. 2011	882	375	435	47	0	0	276	5	119	0	0	1,287	XXX
5. 2012	512	58	629	50	0	0	368	5	79	0	0	1,476	XXX
6. 2013	1,070	299	858	60	0	0	530	8	155	0	0	2,247	XXX
7. 2014	1,589	249	1,299	63	0	0	985	10	216	0	0	3,767	XXX
8. 2015	3,352	308	1,866	137	0	0	1,491	25	462	0	0	6,699	XXX
9. 2016	5,553	346	3,839	338	0	0	2,483	33	730	0	0	11,888	XXX
10. 2017	8,147	430	8,064	542	1	0	3,512	45	979	0	0	19,685	XXX
11. 2018	12,921	692	17,019	760	4	0	4,581	73	1,702	0	0	34,703	XXX
12. Totals	37,991	4,280	36,519	2,080	5	0	15,456	215	4,918	0	0	88,314	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,603	1,159
2. 2009	45,570	1,304	44,266	60.2	37.0	61.3	0	0	5.00	585	267
3. 2010	50,237	684	49,552	65.1	19.9	67.2	0	0	5.00	682	267
4. 2011	67,084	6,303	60,780	84.4	154.9	80.6	0	0	5.00	896	391
5. 2012	55,213	2,812	52,401	66.1	64.1	66.2	0	0	5.00	1,034	442
6. 2013	53,617	2,767	50,850	62.0	59.8	62.1	0	0	5.00	1,569	678
7. 2014	59,880	2,723	57,157	66.9	55.8	67.5	0	0	5.00	2,576	1,191
8. 2015	58,462	2,205	56,257	63.3	44.1	64.4	0	0	5.00	4,772	1,928
9. 2016	61,437	2,567	58,870	65.1	51.2	65.9	0	0	5.00	8,707	3,181
10. 2017	68,417	1,501	66,916	70.6	28.9	72.9	0	0	5.00	15,239	4,446
11. 2018	68,491	2,041	66,451	70.4	38.1	72.3	0	0	5.00	28,488	6,215
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	68,150	20,164

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	2	3	4	5	6	7	8	9	10	11	12
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	36,902	33,822	32,271	31,415	30,666	30,857	30,519	30,180	30,181	29,982	(199)	(198)
2. 2009	44,678	42,994	41,564	40,619	40,136	39,817	39,868	39,879	39,960	39,964	4	85
3. 2010	XXX	49,687	47,306	46,065	45,801	45,455	45,150	45,086	45,093	44,981	(112)	(105)
4. 2011	XXX	XXX	60,108	58,500	57,230	56,385	55,841	55,629	55,657	55,524	(133)	(105)
5. 2012	XXX	XXX	XXX	50,872	48,798	48,093	47,578	47,244	47,236	47,080	(156)	(164)
6. 2013	XXX	XXX	XXX	XXX	48,192	45,878	45,875	45,484	45,583	45,217	(366)	(268)
7. 2014	XXX	XXX	XXX	XXX	XXX	51,902	50,742	50,518	50,989	50,757	(232)	239
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	49,982	48,466	48,615	48,872	257	406
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,160	51,615	51,572	(43)	(588)
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,833	58,643	(1,190)	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,287	XXX	XXX
12. Totals											(2,171)	(698)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000	9,116	14,787	18,429	20,628	22,389	23,533	24,371	25,098	25,534	XXX	XXX
2. 2009	21,138	29,235	33,062	35,651	37,089	37,874	38,564	38,787	39,109	39,203	XXX	XXX
3. 2010	XXX	23,010	32,738	37,236	40,506	42,366	43,278	43,681	43,866	44,105	XXX	XXX
4. 2011	XXX	XXX	29,544	42,607	47,214	50,857	52,337	53,459	53,986	54,356	XXX	XXX
5. 2012	XXX	XXX	XXX	24,126	33,539	38,710	42,349	43,941	44,951	45,683	XXX	XXX
6. 2013	XXX	XXX	XXX	XXX	21,785	31,243	35,809	39,500	41,824	43,125	XXX	XXX
7. 2014	XXX	XXX	XXX	XXX	XXX	25,626	34,870	40,062	45,045	47,206	XXX	XXX
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	22,794	32,217	38,037	42,634	XXX	XXX
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,541	33,593	40,414	XXX	XXX
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,494	39,937	XXX	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,286	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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	17,368	12,156	8,633	6,829	5,512	5,063	4,141	3,402	3,155	2,742
2. 2009	11,632	5,924	3,606	2,117	1,309	790	742	587	499	402
3. 2010	XXX	12,798	5,767	3,412	2,105	1,170	993	769	666	500
4. 2011	XXX	XXX	14,435	5,867	3,964	2,376	1,444	1,188	979	660
5. 2012	XXX	XXX	XXX	13,494	6,234	4,091	2,494	1,609	1,378	943
6. 2013	XXX	XXX	XXX	XXX	13,303	6,423	4,560	2,739	2,019	1,321
7. 2014	XXX	XXX	XXX	XXX	XXX	12,868	6,712	4,376	3,385	2,211
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	13,993	7,744	5,599	3,194
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,817	9,043	5,951
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,467	10,989
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,768

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama AL	L	10,704	26,088	0	(139)	(7,047)	21,927	0	0
2. Alaska AK	N	0	0	0	0	0	0	0	0
3. Arizona AZ	L	981,474	716,416	0	1,128,282	766,010	2,608,067	949	0
4. Arkansas AR	L	15,365	15,142	0	0	1,143	6,009	0	0
5. California CA	N	0	0	0	0	0	0	0	0
6. Colorado CO	L	4,885,168	4,428,151	0	1,781,926	3,497,844	3,745,307	6,071	0
7. Connecticut CT	N	0	0	0	0	0	0	0	0
8. Delaware DE	L	249,581	337,129	0	86,013	198,740	630,786	383	0
9. District of Columbia DC	L	18,933	18,921	0	1,521	4,740	5,650	0	0
10. Florida FL	N	0	0	0	0	0	0	0	0
11. Georgia GA	L	1,628,217	1,694,213	0	659,425	686,365	1,400,586	2,165	0
12. Hawaii HI	N	0	0	0	0	0	0	0	0
13. Idaho ID	L	0	0	0	0	0	0	0	0
14. Illinois IL	L	26,907,492	26,228,085	0	14,862,151	18,343,195	17,830,774	45,222	0
15. Indiana IN	L	41,032,466	38,691,633	44,851	21,254,338	21,215,144	11,308,922	130,000	0
16. Iowa IA	L	2,072,112	2,639,010	12,386	1,122,063	1,570,127	2,946,824	3,802	0
17. Kansas KS	L	80,881	101,861	0	48,097	110,952	128,197	0	0
18. Kentucky KY	L	10,366,852	6,259,459	0	3,793,871	4,290,162	4,034,433	20,456	0
19. Louisiana LA	N	0	0	0	0	0	0	0	0
20. Maine ME	N	0	0	0	0	0	0	0	0
21. Maryland MD	L	962,445	748,587	0	327,055	538,395	567,362	872	0
22. Massachusetts MA	N	0	0	0	0	0	0	0	0
23. Michigan MI	L	65,081,704	57,436,047	0	30,920,062	46,511,528	31,327,510	205,871	0
24. Minnesota MN	L	9,022,663	6,924,995	21,558	4,678,977	5,977,604	3,771,115	12,596	0
25. Mississippi MS	L	41,543	45,005	0	8,956	34,876	40,564	0	0
26. Missouri MO	L	277,370	310,082	0	158,191	117,447	248,705	63	0
27. Montana MT	L	69,747	79,443	0	16,770	15,318	36,128	4	0
28. Nebraska NE	L	1,671	1,603	0	0	(3,657)	12,491	0	0
29. Nevada NV	L	17,530	(1,831)	0	0	5,552	11,279	1	0
30. New Hampshire NH	N	0	0	0	0	0	0	0	0
31. New Jersey NJ	N	0	0	0	0	0	0	0	0
32. New Mexico NM	L	1,055,851	944,474	0	154,754	164,186	460,532	1,778	0
33. New York NY	N	0	0	0	0	0	0	0	0
34. North Carolina NC	L	890,944	1,030,921	0	439,007	895,458	1,136,291	6	0
35. North Dakota ND	L	97,546	90,803	0	0	10,164	40,719	3	0
36. Ohio OH	L	152,061,910	139,797,100	0	70,941,225	73,104,624	39,661,095	519,288	0
37. Oklahoma OK	L	28,800	54,008	0	21,758	33,974	61,832	0	0
38. Oregon OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania PA	L	49,156,766	44,115,834	0	21,384,810	25,113,723	17,198,016	159,809	0
40. Rhode Island RI	N	0	0	0	0	0	0	0	0
41. South Carolina SC	L	665,752	613,320	0	213,444	167,518	438,319	782	0
42. South Dakota SD	N	0	0	0	0	0	0	0	0
43. Tennessee TN	L	26,798,196	24,599,117	0	11,152,884	14,267,060	8,090,552	61,822	0
44. Texas TX	L	68,412	85,631	0	823	(1,465)	31,112	1	0
45. Utah UT	L	21,523	21,971	0	74,064	160,682	93,585	0	0
46. Vermont VT	N	0	0	0	0	0	0	0	0
47. Virginia VA	L	897,942	716,047	0	68,944	133,988	478,198	1,179	0
48. Washington WA	L	330	318	0	0	3,213	3,213	0	0
49. West Virginia WV	L	20,596,381	18,215,787	0	8,599,079	11,384,579	6,834,283	58,105	0
50. Wisconsin WI	L	1,169,101	1,291,992	46,931	735,891	1,086,024	1,063,433	1,092	0
51. Wyoming WY	L	115	87	0	0	0	0	0	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	N	0	0	0	0	0	0	0	0
55. US Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CAN	N	0	0	0	0	0	0	0	0
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX	417,233,487	378,277,446	125,726	194,634,242	230,398,167	156,273,816	1,232,321	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

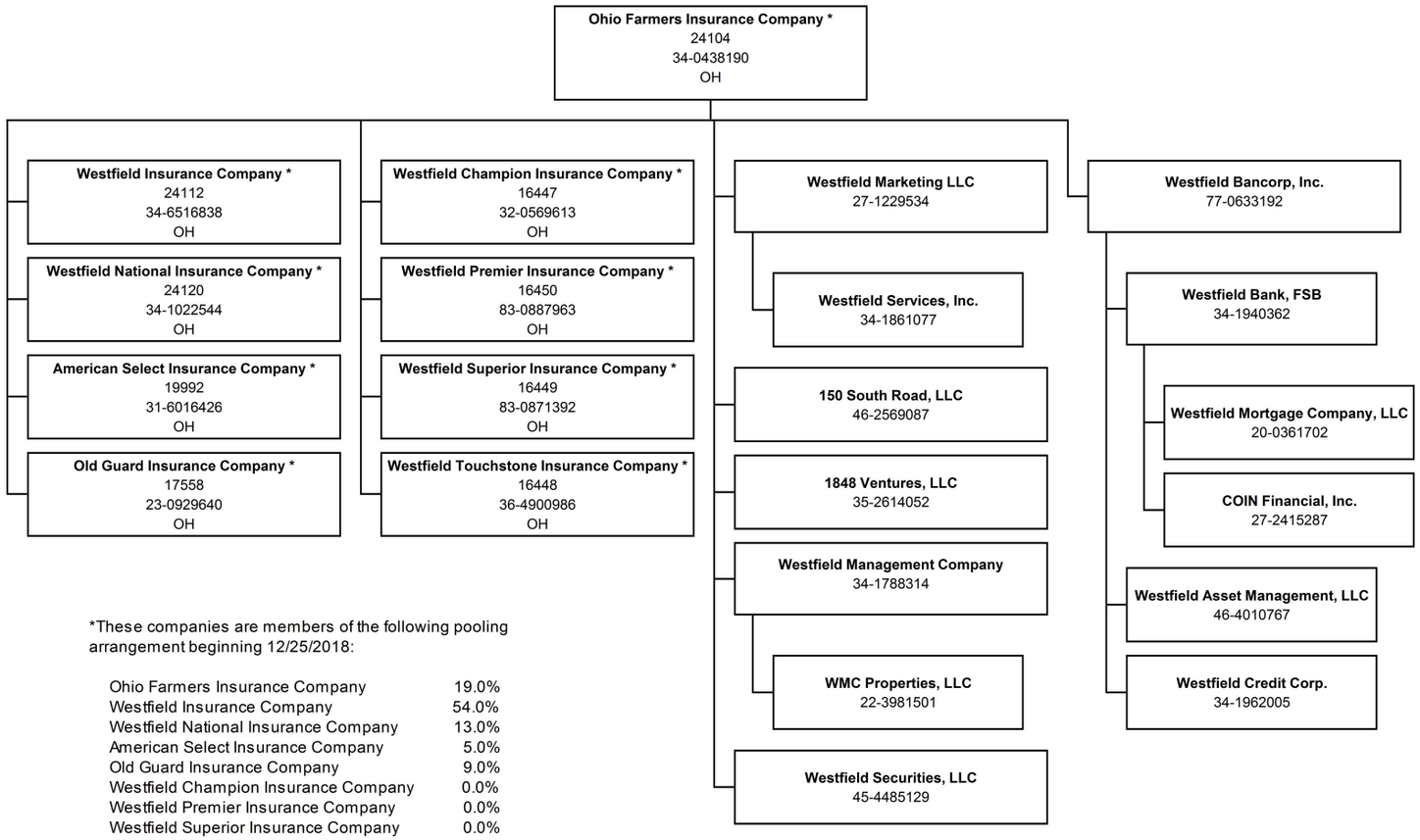
Explanation of Basis of Allocation of Premiums by States, etc.
Inland Marine and Other Accident and Health - Residence of Insured
All Other Lines - Location of Risk

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 36
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)..... 0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile..... 0
R - Registered - Non-domiciled RRGs..... 0
Q - Qualified - Qualified or accredited reinsurer..... 0
N - None of the above - Not allowed to write business in the state..... 21

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

PART 1 – ORGANIZATIONAL CHART



*These companies are members of the following pooling arrangement beginning 12/25/2018:

Ohio Farmers Insurance Company	19.0%
Westfield Insurance Company	54.0%
Westfield National Insurance Company	13.0%
American Select Insurance Company	5.0%
Old Guard Insurance Company	9.0%
Westfield Champion Insurance Company	0.0%
Westfield Premier Insurance Company	0.0%
Westfield Superior Insurance Company	0.0%
Westfield Touchstone Insurance Company	0.0%
Total	100%

2018 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2	Schedule P–Part 2H–Section 2–Other Liability–Claims–Made	58
Cash Flow	5	Schedule P–Part 2I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	59
Exhibit of Capital Gains (Losses)	12	Schedule P–Part 2J–Auto Physical Damage	59
Exhibit of Net Investment Income	12	Schedule P–Part 2K–Fidelity, Surety	59
Exhibit of Nonadmitted Assets	13	Schedule P–Part 2L–Other (Including Credit, Accident and Health)	59
Exhibit of Premiums and Losses (State Page)	19	Schedule P–Part 2M–International	59
Five-Year Historical Data	17	Schedule P–Part 2N–Reinsurance – Nonproportional Assumed Property	60
General Interrogatories	15	Schedule P–Part 2O–Reinsurance – Nonproportional Assumed Liability	60
Jurat Page	1	Schedule P–Part 2P–Reinsurance – Nonproportional Assumed Financial Lines	60
Liabilities, Surplus and Other Funds	3	Schedule P–Part 2R–Section 1–Products Liability–Occurrence	61
Notes To Financial Statements	14	Schedule P–Part 2R–Section 2–Products Liability–Claims-Made	61
Overflow Page For Write-ins	100	Schedule P–Part 2S–Financial Guaranty/Mortgage Guaranty	61
Schedule A–Part 1	E01	Schedule P–Part 2T–Warranty	61
Schedule A–Part 2	E02	Schedule P–Part 3A–Homeowners/Farmowners	62
Schedule A–Part 3	E03	Schedule P–Part 3B–Private Passenger Auto Liability/Medical	62
Schedule A–Verification Between Years	SI02	Schedule P–Part 3C–Commercial Auto/Truck Liability/Medical	62
Schedule B–Part 1	E04	Schedule P–Part 3D–Workers' Compensation (Excluding Excess Workers Compensation)	62
Schedule B–Part 2	E05	Schedule P–Part 3E–Commercial Multiple Peril	62
Schedule B–Part 3	E06	Schedule P–Part 3F–Section 1 –Medical Professional Liability–Occurrence	63
Schedule B–Verification Between Years	SI02	Schedule P–Part 3F–Section 2–Medical Professional Liability–Claims-Made	63
Schedule BA–Part 1	E07	Schedule P–Part 3G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	63
Schedule BA–Part 2	E08	Schedule P–Part 3H–Section 1–Other Liability–Occurrence	63
Schedule BA–Part 3	E09	Schedule P–Part 3H–Section 2–Other Liability–Claims-Made	63
Schedule BA–Verification Between Years	SI03	Schedule P–Part 3I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	64
Schedule D–Part 1	E10	Schedule P–Part 3J–Auto Physical Damage	64
Schedule D–Part 1A–Section 1	SI05	Schedule P–Part 3K–Fidelity/Surety	64
Schedule D–Part 1A–Section 2	SI08	Schedule P–Part 3L–Other (Including Credit, Accident and Health)	64
Schedule D–Part 2–Section 1	E11	Schedule P–Part 3M–International	64
Schedule D–Part 2–Section 2	E12	Schedule P–Part 3N–Reinsurance – Nonproportional Assumed Property	65
Schedule D–Part 3	E13	Schedule P–Part 3O–Reinsurance – Nonproportional Assumed Liability	65
Schedule D–Part 4	E14	Schedule P–Part 3P–Reinsurance – Nonproportional Assumed Financial Lines	65
Schedule D–Part 5	E15	Schedule P–Part 3R–Section 1–Products Liability–Occurrence	66
Schedule D–Part 6–Section 1	E16	Schedule P–Part 3R–Section 2–Products Liability–Claims-Made	66
Schedule D–Part 6–Section 2	E16	Schedule P–Part 3S–Financial Guaranty/Mortgage Guaranty	66
Schedule D–Summary By Country	SI04	Schedule P–Part 3T–Warranty	66
Schedule D–Verification Between Years	SI03	Schedule P–Part 4A–Homeowners/Farmowners	67
Schedule DA–Part 1	E17	Schedule P–Part 4B–Private Passenger Auto Liability/Medical	67
Schedule DA–Verification Between Years	SI10	Schedule P–Part 4C–Commercial Auto/Truck Liability/Medical	67
Schedule DB–Part A–Section 1	E18	Schedule P–Part 4D–Workers' Compensation (Excluding Excess Workers Compensation)	67
Schedule DB–Part A–Section 2	E19	Schedule P–Part 4E–Commercial Multiple Peril	67
Schedule DB–Part A–Verification Between Years	SI11	Schedule P–Part 4F–Section 1–Medical Professional Liability–Occurrence	68
Schedule DB–Part B–Section 1	E20	Schedule P–Part 4F–Section 2–Medical Professional Liability–Claims-Made	68
Schedule DB–Part B–Section 2	E21	Schedule P–Part 4G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	68
Schedule DB–Part B–Verification Between Years	SI11	Schedule P–Part 4H–Section 1–Other Liability–Occurrence	68
Schedule DB–Part C–Section 1	SI12	Schedule P–Part 4H–Section 2–Other Liability–Claims-Made	68
Schedule DB–Part C–Section 2	SI13	Schedule P–Part 4I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	69
Schedule DB–Part D-Section 1	E22	Schedule P–Part 4J–Auto Physical Damage	69
Schedule DB–Part D-Section 2	E23	Schedule P–Part 4K–Fidelity/Surety	69
Schedule DB–Verification	SI14	Schedule P–Part 4L–Other (Including Credit, Accident and Health)	69
Schedule DL–Part 1	E24	Schedule P–Part 4M–International	69
Schedule DL–Part 2	E25	Schedule P–Part 4N–Reinsurance – Nonproportional Assumed Property	70
Schedule E–Part 1–Cash	E26	Schedule P–Part 4O–Reinsurance – Nonproportional Assumed Liability	70
Schedule E–Part 2–Cash Equivalents	E27	Schedule P–Part 4P–Reinsurance – Nonproportional Assumed Financial Lines	70
Schedule E–Verification Between Years	SI15	Schedule P–Part 4R–Section 1–Products Liability–Occurrence	71
Schedule E–Part 3–Special Deposits	E28	Schedule P–Part 4R–Section 2–Products Liability–Claims-Made	71
Schedule F–Part 1	20	Schedule P–Part 4S–Financial Guaranty/Mortgage Guaranty	71
Schedule F–Part 2	21	Schedule P–Part 4T–Warranty	71
Schedule F–Part 3	22	Schedule P–Part 5A–Homeowners/Farmowners	72
Schedule F–Part 4	27	Schedule P–Part 5B–Private Passenger Auto Liability/Medical	73
Schedule F–Part 5	28	Schedule P–Part 5C–Commercial Auto/Truck Liability/Medical	74
Schedule F–Part 6	29	Schedule P–Part 5D–Workers' Compensation (Excluding Excess Workers Compensation)	75
Schedule H–Accident and Health Exhibit–Part 1	30	Schedule P–Part 5E–Commercial Multiple Peril	76
Schedule H–Part 2, Part 3 and Part 4	31	Schedule P–Part 5F–Medical Professional Liability–Claims-Made	78
Schedule H–Part 5–Health Claims	32	Schedule P–Part 5F–Medical Professional Liability–Occurrence	77
Schedule P–Part 1–Summary	33	Schedule P–Part 5H–Other Liability–Claims-Made	80
Schedule P–Part 1A–Homeowners/Farmowners	35	Schedule P–Part 5H–Other Liability–Occurrence	79
Schedule P–Part 1B–Private Passenger Auto Liability/Medical	36	Schedule P–Part 5R–Products Liability–Claims-Made	82
Schedule P–Part 1C–Commercial Auto/Truck Liability/Medical	37	Schedule P–Part 5R–Products Liability–Occurrence	81
Schedule P–Part 1D–Workers' Compensation (Excluding Excess Workers Compensation)	38	Schedule P–Part 5T–Warranty	83
Schedule P–Part 1E–Commercial Multiple Peril	39	Schedule P–Part 6C–Commercial Auto/Truck Liability/Medical	84
Schedule P–Part 1F–Section 1–Medical Professional Liability–Occurrence	40	Schedule P–Part 6D–Workers' Compensation (Excluding Excess Workers Compensation)	84
Schedule P–Part 1F–Section 2–Medical Professional Liability–Claims-Made	41	Schedule P–Part 6E–Commercial Multiple Peril	85
Schedule P–Part 1G-Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	42	Schedule P–Part 6H–Other Liability–Claims-Made	86
Schedule P–Part 1H–Section 1–Other Liability–Occurrence	43	Schedule P–Part 6H–Other Liability–Occurrence	85
Schedule P–Part 1H–Section 2–Other Liability–Claims-Made	44	Schedule P–Part 6M–International	86
Schedule P–Part 1I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45	Schedule P–Part 6N–Reinsurance – Nonproportional Assumed Property	87
Schedule P–Part 1J–Auto Physical Damage	46	Schedule P–Part 6O–Reinsurance – Nonproportional Assumed Liability	87
Schedule P–Part 1K–Fidelity/Surety	47	Schedule P–Part 6R–Products Liability–Claims-Made	88
Schedule P–Part 1L–Other (Including Credit, Accident and Health)	48	Schedule P–Part 6R–Products Liability–Occurrence	88
Schedule P-Part 1M-International	49	Schedule P–Part 7A–Primary Loss Sensitive Contracts	89
Schedule P–Part 1N–Reinsurance – Nonproportional Assumed Property	50	Schedule P–Part 7B–Reinsurance Loss Sensitive Contracts	91
Schedule P–Part 1O–Reinsurance – Nonproportional Assumed Liability	51	Schedule P Interrogatories	93
Schedule P–Part 1P–Reinsurance – Nonproportional Assumed Financial Lines	52	Schedule T–Exhibit of Premiums Written	94
Schedule P–Part 1R–Section 1–Products Liability–Occurrence	53	Schedule T–Part 2–Interstate Compact	95
Schedule P–Part 1R–Section 2–Products Liability–Claims–Made	54	Schedule Y–Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule P–Part 1S–Financial Guaranty/Mortgage Guaranty	55	Schedule Y–Detail of Insurance Holding Company System	97
Schedule P–Part 1T–Warranty	56	Schedule Y–Part 2–Summary of Insurer's Transactions With Any Affiliates	98
Schedule P–Part 2, Part 3 and Part 4 - Summary	34	Statement of Income	4
Schedule P–Part 2A–Homeowners/Farmowners	57	Summary Investment Schedule	SI01
Schedule P–Part 2B–Private Passenger Auto Liability/Medical	57	Supplemental Exhibits and Schedules Interrogatories	99
Schedule P–Part 2C–Commercial Auto/Truck Liability/Medical	57	Underwriting and Investment Exhibit Part 1	6
Schedule P–Part 2D–Workers' Compensation (Excluding Excess Workers Compensation)	57	Underwriting and Investment Exhibit Part 1A	7
Schedule P–Part 2E–Commercial Multiple Peril	57	Underwriting and Investment Exhibit Part 1B	8
Schedule P–Part 2F–Section 1–Medical Professional Liability–Occurrence	58	Underwriting and Investment Exhibit Part 2	9
Schedule P–Part 2F–Section 2–Medical Professional Liability–Claims–Made	58	Underwriting and Investment Exhibit Part 2A	10
Schedule P–Part 2G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	58	Underwriting and Investment Exhibit Part 3	11
Schedule P–Part 2H–Section 1–Other Liability–Occurrence	58		