



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

Westfield National Insurance Company

NAIC Group Code 0228 (Current) 0228 (Prior) NAIC Company Code 24120 Employer's ID Number 34-1022544

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH
Country of Domicile United States of America

Incorporated/Organized 04/11/1968 Commenced Business 04/11/1968

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 _____
(Street and Number)
Westfield Center, OH, US 44251-5001 _____, _____ 330-887-0101
(City or Town, State, Country and Zip Code) _____ (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 _____
(Street and Number)
Westfield Center, OH, US 44251-5001 _____, _____ 330-887-0101
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address _____ www.westfieldgrp.com

Statutory Statement Contact Jeffrey Scott Gillentine, 330-887-0101
(Name) (Area Code) (Telephone Number)
FinancialReporting@westfieldgrp.com, 330-887-4415
(E-mail Address) (FAX Number)

OFFICERS

President, CEO, and Board
Chair _____ Edward James Largent III _____ Chief Legal Officer and
Secretary _____ Frank Anthony Carrino _____
Chief Financial Officer and
Treasurer _____ Joseph Christian Kohmann _____

OTHER		
Robert William Bowers, Natl Clms and Cust Ser Ldr	Jeffrey Scott Gillentine, Controller	Robyn Renee Hahn #, President, Commercial Lines
John Andrew Kuhn #, President, Westfield Specialty	Terry Lee McClaskey Jr, National Personal Lines Leader	James Robert Merz, Chief Actuarial and Analytic Officer
Kristine Lynn Neate, Chief of Staff	Jennifer Constantine Palmieri, Chief People Officer	Tracey Lynn Petkovic, Chief Information Officer
Michael Joseph Prandi #, Chief Operations Officer	Stuart Wayne Rosenberg, Chief Innov and Strategy Offr	Peter Robert Schwanke, Chief Risk Officer
Gary William Stumper, National Surety Leader	Craig David Welsh, Chief Distribution Officer	George Krieg Wiswesser, Chief Investment Officer

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DIRECTORS OR TRUSTEES

Barbara Marie Bufkin #	Cheryl Lila Carlisle	David Preston Hollander
Michael Tufts Jeans #	John Patrick Lanigan Jr	Edward James Largent III
Craig David Pfeiffer	Billie Kay Rawot	John Lewis Watson

State of Ohio SS
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.

Edward James Largent III
President, CEO, and Board Chair

Joseph Christian Kohmann
Chief Financial Officer and Treasurer

Frank Anthony Carrino
Chief Legal Officer and Secretary

Subscribed and sworn to before me this
15th day of February, 2022

a. Is this an original filing? Yes [] 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)	528,151,174	0	528,151,174	482,467,444
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	174,701,315	0	174,701,315	170,264,255
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 \$ 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 (\$ 0 , Schedule E - Part 1), cash equivalents (\$ 6,224,569 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	6,224,569	0	6,224,569	5,361,470
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)	702,720	0	702,720	626,880
9. Receivable 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)	709,779,778	0	709,779,778	658,720,049
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	6,124,382	0	6,124,382	6,027,239
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	15,192,286	1,706,038	13,486,248	12,788,966
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ 83,772 earned but unbilled premiums)	70,514,192	8,377	70,505,815	65,656,554
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	238,868	0	238,868	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	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	2,296,091	0	2,296,091	0
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)	804,145,597	1,714,415	802,431,182	743,192,808
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	804,145,597	1,714,415	802,431,182	743,192,808
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	184,380,248	172,044,627
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)	50,850,707	52,177,127
4. Commissions payable, contingent commissions and other similar charges	14,053,244	13,080,773
5. Other expenses (excluding taxes, licenses and fees)	16,325,770	13,272,977
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,016,582	3,003,714
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	0	509,783
7.2 Net deferred tax liability	12,864,910	9,103,354
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 \$ 146,256,344 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)	124,892,206	115,231,260
10. Advance premium	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,946,237	1,135,626
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	1,167,868
20. Derivatives	0	0
21. Payable for securities	0	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)	408,329,904	380,727,109
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	408,329,904	380,727,109
29. Aggregate write-ins for special surplus funds	0	0
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	1,500,000	1,500,000
35. Unassigned funds (surplus)	389,601,278	357,965,699
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	394,101,278	362,465,699
38. TOTALS (Page 2, Line 28, Col. 3)	802,431,182	743,192,808
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	240,027,715	232,264,391
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	138,049,980	125,985,437
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	23,679,250	25,788,613
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	89,621,267	79,751,031
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	251,350,497	231,525,081
7. Net income of protected cells.....	0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(11,322,782)	739,310
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	20,951,273	19,634,433
10. Net realized capital gains or (losses) less capital gains tax of \$ 2,491,241 (Exhibit of Capital Gains (Losses)).....	9,371,811	4,177,645
11. Net investment gain (loss) (Lines 9 + 10).....	30,323,084	23,812,078
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 627,281 amount charged off \$ 970,855).....	(343,574)	(363,941)
13. Finance and service charges not included in premiums.....	788,583	863,574
14. Aggregate write-ins for miscellaneous income.....	0	2
15. Total other income (Lines 12 through 14).....	445,009	499,635
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	19,445,311	25,051,023
17. Dividends to policyholders.....	215,096	3,980,239
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).....	19,230,215	21,070,784
19. Federal and foreign income taxes incurred.....	1,363,568	2,223,076
20. Net income (Line 18 minus Line 19)(to Line 22).....	17,866,647	18,847,708
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	362,465,699	337,255,828
22. Net income (from Line 20).....	17,866,647	18,847,708
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 3,656,568.....	13,755,662	6,360,744
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	(104,988)	(333,795)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	118,258	(164,786)
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	500,000
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).....	31,635,579	25,209,871
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	394,101,278	362,465,699
DETAILS OF WRITE-INS		
0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Net other interest income.....	0	2
1402.....		
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	0	2
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	245,070,987	230,952,765
2. Net investment income	25,326,082	24,221,231
3. Miscellaneous income	445,008	499,635
4. Total (Lines 1 through 3)	270,842,077	255,673,631
5. Benefit and loss related payments	125,714,360	128,773,072
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	110,665,174	103,044,816
8. Dividends paid to policyholders	215,096	3,980,239
9. Federal and foreign income taxes paid (recovered) net of \$	2,491,241	tax on capital gains (losses) 4,603,460
10. Total (Lines 5 through 9)	241,198,090	238,400,471
11. Net cash from operations (Line 4 minus Line 10)	29,643,987	17,273,160
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	43,441,802	41,290,942
12.2 Stocks	33,371,915	33,903,905
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	2,365,470
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	76,813,717	77,560,317
13. Cost of investments acquired (long-term only):		
13.1 Bonds	93,521,115	73,245,941
13.2 Stocks	8,609,533	23,359,216
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	102,130,648	96,605,157
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(25,316,931)	(19,044,840)
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	500,000
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)	(3,463,957)	606,294
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,463,957)	1,106,294
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)	863,099	(665,386)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,361,470	6,026,856
19.2 End of period (Line 18 plus Line 19.1)	6,224,569	5,361,470

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

20.0001. Exchange of equity investment to equity investment	92,500	0
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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	2,181,518	1,004,699	1,096,344	2,089,873
2. Allied lines	2,372,930	1,093,948	1,225,766	2,241,112
3. Farmowners multiple peril	11,700,005	5,206,999	5,681,874	11,225,130
4. Homeowners multiple peril	36,340,009	18,569,005	19,766,068	35,142,946
5. Commercial multiple peril	50,585,148	23,271,841	25,647,284	48,209,705
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	6,918,688	3,142,610	3,312,311	6,748,987
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	712,840	342,028	378,742	676,126
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	6,989,231	3,363,144	3,461,236	6,891,139
17.1 Other liability - occurrence	18,552,131	9,117,679	10,417,734	17,252,076
17.2 Other liability - claims-made	1,350,178	82,890	1,077,016	356,052
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	585,147	234,950	265,207	554,890
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	26,205,784	13,902,879	13,635,236	26,473,427
19.3, 19.4 Commercial auto liability	24,766,490	10,849,893	11,278,136	24,338,247
21. Auto physical damage	36,344,880	17,560,983	17,989,100	35,916,763
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	176,421	77,363	82,631	171,153
24. Surety	9,433,870	5,421,008	5,804,187	9,050,691
26. Burglary and theft	20,593	9,723	9,847	20,469
27. Boiler and machinery	(3)	(2)	(1)	(4)
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	11,542,378	1,500,850	2,029,451	11,013,777
32. Reinsurance - nonproportional assumed liability	2,527,200	0	1,497,600	1,029,600
33. Reinsurance - nonproportional assumed financial lines	383,223	478,770	236,437	625,556
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	249,688,661	115,231,260	124,892,206	240,027,715
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

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	1,096,344	0	0	0	1,096,344
2. Allied lines	1,225,766	0	0	0	1,225,766
3. Farmowners multiple peril	5,681,874	0	0	0	5,681,874
4. Homeowners multiple peril	19,766,068	0	0	0	19,766,068
5. Commercial multiple peril	25,647,284	0	0	0	25,647,284
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	3,312,311	0	0	0	3,312,311
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	378,742	0	0	0	378,742
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	3,461,236	0	0	0	3,461,236
17.1 Other liability - occurrence	10,243,862	173,872	0	0	10,417,734
17.2 Other liability - claims-made	1,041,434	35,582	0	0	1,077,016
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	265,207	0	0	0	265,207
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	13,635,236	0	0	0	13,635,236
19.3, 19.4 Commercial auto liability	11,278,136	0	0	0	11,278,136
21. Auto physical damage	17,989,094	6	0	0	17,989,100
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	80,532	2,099	0	0	82,631
24. Surety	1,538,335	4,265,852	0	0	5,804,187
26. Burglary and theft	9,847	0	0	0	9,847
27. Boiler and machinery	(1)	0	0	0	(1)
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	2,029,451	0	0	0	2,029,451
32. Reinsurance - nonproportional assumed liability	1,497,600	0	0	0	1,497,600
33. Reinsurance - nonproportional assumed financial lines	236,437	0	0	0	236,437
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	120,414,795	4,477,411	0	0	124,892,206
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					124,892,206
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	964,837	2,181,518	0	948,834	16,003	2,181,518
2. Allied lines	1,119,370	2,372,930	0	1,119,370	0	2,372,930
3. Farmowners multiple peril	5,731,608	11,700,005	0	5,558,643	172,965	11,700,005
4. Homeowners multiple peril	67,765,533	36,340,009	0	64,113,088	3,652,445	36,340,009
5. Commercial multiple peril	65,407,176	50,585,148	0	63,360,509	2,046,667	50,585,148
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	7,369,453	6,918,688	0	7,295,672	73,781	6,918,688
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	1,460,474	712,840	0	1,381,385	79,089	712,840
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	11,486,829	6,989,231	37,217	10,759,631	764,415	6,989,231
17.1 Other liability - occurrence	23,786,585	18,552,131	0	20,057,151	3,729,434	18,552,131
17.2 Other liability - claims-made	892,968	1,350,178	0	257,272	635,696	1,350,178
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	231,355	585,147	0	231,355	0	585,147
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	40,817,967	26,205,784	0	40,817,967	0	26,205,784
19.3, 19.4 Commercial auto liability	24,450,705	24,766,490	31,747	24,318,567	163,885	24,766,490
21. Auto physical damage	49,965,477	36,344,880	0	49,858,988	106,489	36,344,880
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	248,365	176,421	0	248,365	0	176,421
24. Surety	1,556,480	9,433,870	0	1,556,480	0	9,433,870
26. Burglary and theft	22,052	20,593	0	22,052	0	20,593
27. Boiler and machinery	1,509,421	(3)	0	0	1,509,421	(3)
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	11,542,378	0	0	0	11,542,378
32. Reinsurance - nonproportional assumed liability	XXX	2,527,200	0	0	0	2,527,200
33. Reinsurance - nonproportional assumed financial lines	XXX	383,223	0	0	0	383,223
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	304,786,655	249,688,661	68,964	291,905,329	12,950,290	249,688,661
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 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 reported on an annualized basis \$0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	2,354,560	964,749	2,354,560	.964,749	391,738	350,321	1,006,166	48.1
2. Allied lines	326,673	1,410,053	326,673	1,410,053	562,845	333,920	1,638,978	73.1
3. Farmowners multiple peril	12,866,454	6,603,267	12,866,454	6,603,267	2,377,041	1,882,119	7,098,189	63.2
4. Homeowners multiple peril	35,018,712	22,196,912	35,018,712	22,196,912	7,583,112	5,522,733	24,257,291	69.0
5. Commercial multiple peril	25,202,665	21,496,268	25,202,665	21,496,268	46,613,294	41,995,240	26,114,322	54.2
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	2,382,010	2,032,636	2,382,010	2,032,636	605,108	480,090	2,157,654	32.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	0	5	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	6,060,944	4,068,195	6,091,232	4,037,907	12,514,071	14,461,928	2,090,050	30.3
17.1 Other liability - occurrence	11,528,757	7,473,420	11,528,757	7,473,420	29,037,939	29,933,404	6,577,955	38.1
17.2 Other liability - claims-made	189,674	163	189,674	163	158,921	49,742	109,342	30.7
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	38,377	0	38,377	1,862,252	1,799,306	101,323	18.3
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	25,188,648	16,970,028	25,188,648	16,970,028	23,847,370	23,086,326	17,731,072	67.0
19.3, 19.4 Commercial auto liability	17,526,382	16,283,300	17,548,352	16,261,330	36,343,907	39,200,044	13,405,193	55.1
21. Auto physical damage	27,235,718	19,944,416	27,235,718	19,944,416	3,395,066	2,507,140	20,832,342	58.0
22. Aircraft (all perils)	0	0	0	0	47	47	0	0.0
23. Fidelity	24,195	27,084	24,195	27,084	58,730	26,876	58,938	34.4
24. Surety	0	(166,216)	0	(166,216)	720,645	408,439	145,990	1.6
26. Burglary and theft	5,199	4,521	5,199	4,521	876	956	4,441	21.7
27. Boiler and machinery	279,218	0	279,218	0	0	0	0	2.0
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	6,417,513	0	6,417,513	16,795,883	9,490,011	13,723,385	124.6
32. Reinsurance - nonproportional assumed liability	XXX	1,932	0	1,932	615,828	0	617,760	60.0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	895,573	515,983	379,590	60.7
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	166,189,809	125,766,618	166,242,067	125,714,360	184,380,251	172,044,625	138,049,986	57.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
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 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	572,108	248,440	572,108	.248,440	60,205	143,298	.60,205	.391,738	.52,319
2. Allied lines	44,545	224,795	44,545	.224,795	174,495	338,050	.174,495	.562,845	.80,321
3. Farmowners multiple peril	1,821,522	834,652	1,821,522	.834,652	702,718	1,542,389	.702,718	2,377,041	.341,768
4. Homeowners multiple peril	5,806,710	4,060,743	5,806,710	.4,060,743	6,365,458	3,522,369	.6,365,458	7,583,112	1,227,382
5. Commercial multiple peril	29,927,747	21,691,616	29,927,747	.21,691,616	28,058,424	24,921,678	.28,058,424	46,613,294	23,298,309
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	309,819	248,941	309,819	.248,941	384,395	356,167	.384,395	605,108	.81,507
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	.5	.0	.9
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	11,023,260	7,891,823	11,074,198	.7,840,885	6,017,645	4,684,572	.6,029,031	12,514,071	2,945,938
17.1 Other liability - occurrence	18,298,926	11,024,652	18,373,958	.10,949,620	27,361,734	18,088,319	.27,361,734	29,037,939	7,268,602
17.2 Other liability - claims-made	80,000	15,600	80,000	.15,600	0	143,321	.0	158,921	.42,131
17.3 Excess workers' compensation	0	0	0	.0	0	0	.0	0	0
18.1 Products liability - occurrence	106,550	349,087	106,550	.349,087	79,308	1,513,165	.79,308	1,862,252	.690,167
18.2 Products liability - claims-made	0	0	0	.0	0	0	.0	0	0
19.1, 19.2 Private passenger auto liability	18,922,363	14,169,921	18,922,363	.14,169,921	14,500,151	9,677,449	.14,500,151	23,847,370	.6,509,487
19.3, 19.4 Commercial auto liability	20,250,081	18,086,767	20,273,094	.18,063,754	19,016,247	18,302,037	.19,038,131	.36,343,907	.7,165,560
21. Auto physical damage	2,016,146	1,499,108	2,016,146	.1,499,108	2,541,351	1,895,958	.2,541,351	3,395,066	.585,122
22. Aircraft (all perils)	0	.47	0	.47	0	0	.0	.47	0
23. Fidelity	0	13,783	0	.13,783	66,500	.44,947	.66,500	.58,730	.23,757
24. Surety	0	(581,252)	0	(581,252)	3,937	1,301,897	.3,937	.720,645	.538,191
26. Burglary and theft	0	0	0	.0	1,054	.876	.1,054	.876	.134
27. Boiler and machinery	27,835	0	27,835	.0	51,353	0	.51,353	0	0
28. Credit	0	0	0	.0	0	0	.0	0	0
29. International	0	0	0	.0	0	0	.0	0	0
30. Warranty	0	0	0	.0	0	0	.0	0	0
31. Reinsurance - nonproportional assumed property	XXX	2,468,486	0	.2,468,486	XXX	.14,327,397	.0	.16,795,883	0
32. Reinsurance - nonproportional assumed liability	XXX	.7,022	0	.7,022	XXX	.608,806	.0	.615,828	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	.0	XXX	.895,573	.0	.895,573	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	109,207,612	82,254,231	109,356,595	82,105,248	105,384,975	102,308,273	105,418,245	184,380,251	50,850,704
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
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 thru 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	12,336,939	0	0	12,336,939
1.2 Reinsurance assumed	8,989,739	0	0	8,989,739
1.3 Reinsurance ceded	12,344,951	0	0	12,344,951
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	8,981,727	0	0	8,981,727
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	41,717,437	0	41,717,437
2.2 Reinsurance assumed, excluding contingent	0	37,659,273	0	37,659,273
2.3 Reinsurance ceded, excluding contingent	0	41,733,494	0	41,733,494
2.4 Contingent - direct	0	6,780,289	0	6,780,289
2.5 Contingent - reinsurance assumed	0	5,245,559	0	5,245,559
2.6 Contingent - reinsurance ceded	0	6,780,289	0	6,780,289
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	42,888,775	0	42,888,775
3. Allowances to managers and agents	0	498,619	0	498,619
4. Advertising	0	251,897	0	251,897
5. Boards, bureaus and associations	291,032	1,029,987	0	1,321,019
6. Surveys and underwriting reports	0	1,403,556	0	1,403,556
7. Audit of assureds' records	0	69,927	0	69,927
8. Salary and related items:				
8.1 Salaries	8,920,257	20,585,840	553,581	30,059,678
8.2 Payroll taxes	582,897	1,225,655	26,782	1,835,334
9. Employee relations and welfare	1,385,050	2,829,013	90,415	4,304,478
10. Insurance	124	389,999	4	390,127
11. Directors' fees	74,404	139,507	2,325	216,236
12. Travel and travel items	263,526	403,033	5,454	672,013
13. Rent and rent items	407,897	1,340,087	24,108	1,772,092
14. Equipment	156,029	348,024	5,261	509,314
15. Cost or depreciation of EDP equipment and software	361,172	2,513,678	5,208	2,880,058
16. Printing and stationery	25,319	156,919	2,229	184,467
17. Postage, telephone and telegraph, exchange and express	122,193	946,239	24,946	1,093,378
18. Legal and auditing	207,792	1,106,851	93,938	1,408,581
19. Totals (Lines 3 to 18)	12,797,692	35,238,831	834,251	48,870,774
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association				
credits of \$	7,608	0	4,680,935	0
20.2 Insurance department licenses and fees	0	508,693	0	508,693
20.3 Gross guaranty association assessments	0	137,856	0	137,856
20.4 All other (excluding federal and foreign income and real estate)	0	312,426	0	312,426
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	5,639,910	0	5,639,910
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	1,899,831	5,853,751	98,978	7,852,560
25. Total expenses incurred	23,679,250	89,621,267	933,229	(a) 114,233,746
26. Less unpaid expenses - current year	50,850,707	32,706,532	689,064	84,246,303
27. Add unpaid expenses - prior year	52,177,127	28,744,768	612,696	81,534,591
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)	25,005,670	85,659,503	856,861	111,522,034
DETAILS OF WRITE-INS				
2401. Electronic data processing service	1,899,831	5,846,833	98,978	7,845,642
2402. Donations	0	6,918	0	6,918
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	1,899,831	5,853,751	98,978	7,852,560

(a) Includes management fees of \$ 31,197 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 2,122,353	2,126,046
1.1 Bonds exempt from U.S. tax	(a) 1,769,183	1,530,037
1.2 Other bonds (unaffiliated)	(a) 13,285,006	13,616,446
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)	4,552,389	4,553,548
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) 830	825
7. Derivative instruments	(f) 0	0
8. Other invested assets	57,600	57,600
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	21,787,361	21,884,502
11. Investment expenses	(g) 933,229	
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)	933,229	
17. Net investment income (Line 10 minus Line 16)	20,951,273	
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	

(a) Includes \$ 222,370 accrual of discount less \$ 4,617,953 amortization of premium and less \$ 308,969 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	0	0	0	0	0
1.2 Other bonds (unaffiliated)	0	0	0	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)	11,863,052	0	11,863,052	17,336,390	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	75,840	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	11,863,052	0	11,863,052	17,412,230	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
EXHIBIT OF NON-ADMITTED 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	1,706,038	1,818,595	-112,557
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	8,377	14,078	-5,701
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 to 25)	1,714,415	1,832,673	-118,258
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	1,714,415	1,832,673	-118,258
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 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 Westfield National 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 #	12/31/2021	12/31/2020
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 17,866,647	\$ 18,847,708
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 17,866,647	\$ 18,847,708
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 394,101,278	\$ 362,465,699
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 394,101,278	\$ 362,465,699

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.
- (3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.
- (4) 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 non-controlling ownership interest in a partnership which 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.

NOTE 2 Accounting Changes and Corrections of Errors

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

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

NOTES TO FINANCIAL STATEMENTS

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, 2021 are summarized below:

a. The aggregate amount of unrealized losses:		
1. Less than 12 Months		\$ (540,434)
2. 12 Months or Longer		\$ (10,379)
b. The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 Months		\$ 29,703,385
2. 12 Months or Longer		\$ 2,295,802

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

- a. Length of time and extent to which the fair value has been less than cost
- b. Issuer credit quality
- c. Industry sector considerations
- d. General interest rate environment
- e. 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

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6	7		
	Current Year								
	1	2	3	4	5				
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
j. On deposit with states	\$ 5,085,403	\$ -	\$ -	\$ -	\$ 5,085,403	\$ 5,198,924	\$ (113,521)		
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
o. Total Restricted Assets	\$ 5,085,403	\$ -	\$ -	\$ -	\$ 5,085,403	\$ 5,198,924	\$ (113,521)		

(a) Subset of Column 1

(b) Subset of Column 3

Current Year		
8	9	Percentage

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 5,085,403	0.632%	0.634%
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$ 5,085,403	0.632%	0.634%

(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 (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable
3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable
4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - Not applicable

M. Working Capital Finance Investments
Not applicableN. Offsetting and Netting of Assets and Liabilities
Not applicableO. 5GI Securities
Not applicableP. Short Sales
Not applicableQ. Prepayment Penalty and Acceleration Fees
Not applicableR. Reporting Entity's Share of Cash Pool by Asset Type
Not applicableNOTE 6 Joint Ventures, Partnerships and Limited Liability Companies
Not applicableNOTE 7 Investment Income
Not applicableNOTE 8 Derivative Instruments
Not applicable

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period		12/31/2020			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	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 11,398,072	\$ 2,572,788	\$ 13,970,860	\$ 374,390	\$ (59,742)	\$ 314,648
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 11,398,072	\$ 2,572,788	\$ 13,970,860	\$ 374,390	\$ (59,742)	\$ 314,648
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 11,398,072	\$ 2,572,788	\$ 13,970,860	\$ 374,390	\$ (59,742)	\$ 314,648
(f) Deferred Tax Liabilities	\$ 2,775,346	\$ 24,375,072	\$ 27,150,418	\$ 2,108,282	\$ 20,965,932	\$ 23,074,214	\$ 667,064	\$ 3,409,140	\$ 4,076,204
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 8,997,116	\$ (21,862,026)	\$ (12,864,910)	\$ 9,289,790	\$ (18,393,144)	\$ (9,103,354)	\$ (292,674)	\$ (3,468,882)	\$ (3,761,556)

2.

	As of End of Current Period			12/31/2020			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

NOTES TO FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101											
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 2,582,602	\$ 461,505	\$ 3,044,107	\$ 2,057,051	\$ 491,884	\$ 2,548,935	\$ 525,551	\$ (30,379)	\$ 495,172		
(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)	\$ 6,337,721	\$ -	\$ 6,337,721	\$ 6,370,276	\$ -	\$ 6,370,276	\$ (32,555)	\$ -	\$ (32,555)		
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 6,337,721	\$ -	\$ 6,337,721	\$ 6,370,276	\$ -	\$ 6,370,276	\$ (32,555)	\$ -	\$ (32,555)		
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 59,115,454	XXX	XXX	\$ 50,489,755	XXX	XXX	\$ 8,625,699		
(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.	\$ 2,852,139	\$ 2,051,541	\$ 4,903,680	\$ 2,970,745	\$ 2,080,904	\$ 5,051,649	\$ (118,606)	\$ (29,363)	\$ (147,969)		
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 11,398,072	\$ 2,572,788	\$ 13,970,860	\$ 374,390	\$ (59,742)	\$ 314,648		

3.

	2021	2020
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1127.638%	1128.193%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 394,101,278	\$ 362,465,699

4.

	As of End of Current Period		12/31/2020		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 11,772,462	\$ 2,513,046	\$ 11,398,072	\$ 2,572,788	\$ 374,390	\$ (59,742)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 11,772,462	\$ 2,513,046	\$ 11,398,072	\$ 2,572,788	\$ 374,390	\$ (59,742)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

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 income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 3,362,949	\$ 2,970,006	\$ 392,943
(b) Foreign	\$ 67,181	\$ 74,555	\$ (7,374)
(c) Subtotal	\$ 3,430,130	\$ 3,044,561	\$ 385,569
(d) Federal income tax on net capital gains	\$ (2,491,241)	\$ (1,259,112)	\$ (1,232,129)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ 424,679	\$ 437,627	\$ (12,948)
(g) Federal and foreign income taxes incurred	\$ 1,363,568	\$ 2,223,076	\$ (859,508)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 3,401,275	\$ 3,419,125	\$ (17,850)
(2) Unearned premium reserve	\$ 5,472,181	\$ 5,066,422	\$ 405,759
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ 38,510	\$ 38,510	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed Assets	\$ 123,046	\$ 123,046	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ 1,520,339	\$ 1,475,829	\$ 44,510
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 1,217,111	\$ 1,275,140	\$ (58,029)
(99) Subtotal	\$ 11,772,462	\$ 11,398,072	\$ 374,390
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 11,772,462	\$ 11,398,072	\$ 374,390
(e) Capital:			
(1) Investments	\$ 2,279,490	\$ 2,312,116	\$ (32,626)
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other (including items <5% of total ordinary tax assets)	\$ 233,556	\$ 260,672	\$ (27,116)

NOTES TO FINANCIAL STATEMENTS

(99) Subtotal	\$ 2,513,046	\$ 2,572,788	\$ (59,742)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 2,513,046	\$ 2,572,788	\$ (59,742)
(i) Admitted deferred tax assets (2d + 2h)	\$ 14,285,508	\$ 13,970,860	\$ 314,648
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 16,835	\$ 16,592	\$ 243
(2) Fixed Assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ 2,154,751	\$ 1,189,314	\$ 965,437
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 603,760	\$ 902,376	\$ (298,616)
(99) Subtotal	\$ 2,775,346	\$ 2,108,282	\$ 667,064
(b) Capital:			
(1) Investments	\$ 2,466,501	\$ 2,713,930	\$ (247,429)
(2) Real estate	\$ -	\$ -	\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ 21,908,571	\$ 18,252,002	\$ 3,656,569
(99) Subtotal	\$ 24,375,072	\$ 20,965,932	\$ 3,409,140
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 27,150,418	\$ 23,074,214	\$ 4,076,204
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (12,864,910)	\$ (9,103,354)	\$ (3,761,556)

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	\$ 4,561,872	21.00%
Change in Non-Admitted Assets	\$ -	0.00%
Proration of tax exempt investment income	\$ 151,870	0.70%
Tax exempt income deduction	\$ (242,796)	-1.10%
Dividends received deduction	\$ (364,682)	-1.70%
Disallowable travel and entertainment	\$ 41,827	0.20%
Other permanent differences	\$ 20,164	0.00%
Temporary Differences:		
Total ordinary DTA's	\$ 419,845	1.90%
Total ordinary DTL's	\$ (816,371)	-3.80%
Total capital DTA's	\$ (75,942)	-0.30%
Total capital DTL's	\$ (122,657)	-0.60%
Other:		
Statutory valuation allowance	\$ -	0.00%
Accrual adjustment - prior year	\$ 424,679	2.00%
Other	\$ -	0.00%
Totals	\$ 3,997,809	18.40%
Federal and foreign income taxes incurred	\$ 1,363,568	6.30%
Realized capital gains (losses) tax	\$ 2,491,241	11.50%
Change in net deferred income taxes	\$ 595,125	2.70%
Total statutory income taxes	\$ 4,449,934	20.50%

E. Operating Loss Carryforwards 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
AMT Credit Carryforward	\$ -	12/31/2017	N/A
R&D Credit Carryforward	\$ -	12/31/2019	N/A
Foreign Tax Credit Carryforward	\$ -	12/31/2019	N/A

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

Year	Amounts
12/31/2021	\$ 3,362,949
12/31/2020	\$ 2,970,006
12/31/2019	\$ 223,526

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
American Select Insurance Company
Old Guard Insurance Company
Westfield Champion Insurance Company
Westfield Premier Insurance Company
Westfield Select Insurance Company
Westfield Specialty Insurance Company
Westfield Superior Insurance Company
Westfield Touchstone Insurance Company
Westfield Management Company
Westfield Services, Inc.
Westfield Bancorp, Inc.
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.

NOTES TO FINANCIAL STATEMENTS

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 \$ -

If no, list the future installments to satisfy the RTT:

Installment 1	\$	-
Installment 2	\$	-
Installment 3	\$	-
Installment 4	\$	-
Installment 5	\$	-
Installment 6	\$	-
Installment 7	\$	-
Installment 8	\$	-
Total	\$	-

I. Alternative Minimum Tax (AMT) Credit

Was the AMT Credit recognized as a current year recoverable or Deferred Tax Asset (DTA)? DTA

	Amount
(1) Gross AMT Credit Recognized as:	\$ -
a. Current year recoverable	\$ -
b. Deferred tax asset (DTA)	\$ -
(2) Beginning Balance of AMT Credit Carryforward	\$ -
(3) Amounts Recovered	\$ -
(4) Adjustments	\$ -
(5) Ending Balance of AMT Credit Carryforward (5=2-3-4)	<u>\$ -</u>
(6) Reduction for Sequestration	\$ -
(7) Nonadmitted by Reporting Entity	\$ -
(8) Reporting Entity Ending Balance (8=5-6-7)	<u>\$ -</u>

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. On March 19, 2020, the Company received \$500,000 of capital in the form of cash from its parent, Ohio Farmers Insurance Company.

C. Transactions with related party who are not reported on Schedule Y

Not applicable

D. Affiliated balances due to and from the Company at 12/31/2021 and 12/31/2020 respectively were:

	12/31/2021	12/31/2020
Ohio Farmers Insurance Company	\$ 2,296,091	\$ -
Affiliated Receivable	<u>\$ 2,296,091</u>	<u>\$ -</u>
Ohio Farmers Insurance Company	\$ -	\$ 1,167,868
Affiliated Payable	<u>\$ -</u>	<u>\$ 1,167,868</u>

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

E. Material Management or Service Contracts and Cost-Sharing Arrangements

Not applicable

F. Guarantees or Undertakings

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

G. Nature of the Control Relationship

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. Investments in SCA that Exceed 10% of Admitted Assets

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 or SSAP 48 Entity Loss Tracking

Not applicable

NOTE 11 Debt

A. Debt, Including Capital Notes

Not applicable

B. FHLB (Federal Home Loan Bank) Agreements

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans
A. Defined Benefit Plan

The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2021, 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, 2021 and 2020:

(1) Change in benefit obligation
a. Pension Benefits

	Overfunded		Underfunded	
	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 762,187,842	\$ 650,426,569
2. Service cost	\$ -	\$ -	\$ 25,093,730	\$ 20,621,561
3. Interest cost	\$ -	\$ -	\$ 22,404,507	\$ 23,483,367
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ -	\$ -	\$ (19,961,741)	\$ 89,254,156
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (22,518,708)	\$ (21,597,811)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ 767,205,630	\$ 762,187,842

b. Postretirement Benefits

	Overfunded		Underfunded	
	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 44,232,042	\$ 46,160,110
2. Service cost	\$ -	\$ -	\$ 780,051	\$ 806,017
3. Interest cost	\$ -	\$ -	\$ 1,209,769	\$ 1,535,215
4. Contribution by plan participants	\$ -	\$ -	\$ 2,177,535	\$ 2,180,420
5. Actuarial gain (loss)	\$ -	\$ -	\$ (4,157,952)	\$ (2,928,817)
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (3,518,312)	\$ (3,520,903)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ 40,723,133	\$ 44,232,042

c. Special or Contractual Benefits Per SSAP No. 11

	Overfunded		Underfunded	
	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ -	\$ -	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ -	\$ -	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2021	2020	2021	2020	2021	2020
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	\$ 655,439,714	\$ 473,586,497	\$ 31,385,967	\$ 29,035,189	\$ -	\$ -
b. Actual return on plan assets	\$ 79,635,570	\$ 75,920,656	\$ 4,437,240	\$ 4,192,156	\$ -	\$ -
c. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$ 29,821,484	\$ 127,530,372	\$ (3,475)	\$ (20,972)	\$ -	\$ -
e. Plan participants' contributions	\$ -	\$ -	\$ 2,177,535	\$ 2,180,420	\$ -	\$ -
f. Benefits paid	\$ (22,518,708)	\$ (21,597,811)	\$ (3,959,502)	\$ (4,000,826)	\$ -	\$ -
g. Business combinations, divestitures and settlements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Fair value of plan assets at end of year	\$ 742,378,060	\$ 655,439,714	\$ 34,037,765	\$ 31,385,967	\$ -	\$ -

(3) Funded status

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2021	2020	2021	2020	2021	2020
a. Components:						
1. Prepaid benefit costs	\$ 207,962,628	\$ 184,353,740	\$ -	\$ -	\$ -	\$ -
2. Overfunded plan assets	\$ (125,743,327)	\$ (181,539,064)	\$ -	\$ -	\$ -	\$ -
3. Accrued benefit costs	\$ 68,191,967	\$ 65,982,167	\$ 4,844,635	\$ 4,633,055	\$ -	\$ -
4. Liability for pension benefits	\$ 38,854,904	\$ 43,580,637	\$ 1,840,733	\$ 8,213,020	\$ -	\$ -
b. Assets and liabilities recognized:						
1. Assets (nonadmitted)	\$ 82,219,301	\$ 2,814,676	\$ -	\$ -	\$ -	\$ -
2. Liabilities recognized	\$ 107,046,871	\$ 109,562,804	\$ 6,685,368	\$ 12,846,075	\$ -	\$ -
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

	2021	2020	2021	2020	2021	2020
(4) Components of net periodic benefit cost						
a. Service cost	\$ 25,093,730	\$ 20,621,561	\$ 780,051	\$ 806,017	\$ -	\$ -
b. Interest cost	\$ 22,404,507	\$ 23,483,367	\$ 1,209,769	\$ 1,535,215	\$ -	\$ -
c. Expected return on plan assets	\$ (53,528,120)	\$ (42,228,256)	\$ (2,520,635)	\$ (2,320,544)	\$ -	\$ -
d. Transition asset or obligation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Gains and losses	\$ 13,840,269	\$ 11,822,436	\$ -	\$ 296,534	\$ -	\$ -
f. Prior service cost or credit	\$ 612,010	\$ 612,010	\$ 387,574	\$ 387,574	\$ -	\$ -
g. Gain or loss recognized due to a settlement or curtailment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total net periodic benefit cost	\$ 8,422,396	\$ 14,311,118	\$ (143,241)	\$ 704,796	\$ -	\$ -

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

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Items not yet recognized as a component of net periodic cost - prior year	\$ (225,119,701)	\$ (181,992,391)	\$ (8,213,020)	\$ (13,697,557)
b. Net transition asset or obligation recognized	\$ -	\$ -	\$ -	\$ -
c. Net prior service cost or credit arising during the period	\$ -	\$ -	\$ -	\$ -
d. Net prior service cost or credit recognized	\$ 612,010	\$ 612,010	\$ 387,574	\$ 387,574
e. Net gain and loss arising during the period	\$ 46,069,191	\$ (55,561,756)	\$ 5,984,713	\$ 4,800,429
f. Net gain and loss recognized	\$ 13,840,269	\$ 11,822,436	\$ -	\$ 296,534
g. Items not yet recognized as a component of net periodic cost - current year	\$ (164,598,231)	\$ (225,119,701)	\$ (1,840,733)	\$ (8,213,020)

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

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	\$ 1,515,190	\$ 2,127,200	\$ 3,081,298	\$ 3,468,872
c. Net recognized gains and losses	\$ 163,083,041	\$ 222,992,501	\$ (1,240,565)	\$ 4,744,148

(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2021	2020
a. Weighted average discount rate	2.880%	3.500%
b. Expected long-term rate of return on plan assets	8.000%	8.000%
c. Rate of compensation increase	3.000%	3.000%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

Weighted average assumptions used to determine projected benefit obligations as of end of current period:

	2021	2020
e. Weighted average discount rate	3.090%	2.900%
f. Rate of compensation increase	3.000%	3.000%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

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.

The Company considered the impact of the COVID-19 pandemic in its plan assumptions and determined no adjustments were necessary. The Company will continue to monitor the situation and impact as the pandemic continues to evolve.

(8) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was \$568,176,417 for 2021 and \$555,972,492 for 2020. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$98,385,072 for 2021 and \$101,073,015 for 2020.

(9) For measurement purposes, a 6.50% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2021 (6.75% for 2020). The rate is assumed to decrease gradually to 5.00% for 2027 and remain at that level thereafter.

In addition to pension benefits, the Company provides certain health care and life insurance benefits for retired employees and their eligible dependents via the Ohio Farmers Insurance Company Group Health Benefit Plan and Ohio Farmers Insurance Company Group Life Insurance Plan (Postretirement Benefit Plans). Employees who meet the requirements for retirement and other eligibility prerequisites are eligible for these benefits. The 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.

The 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.

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

	Amount
a. 2022	\$ 25,896,487
b. 2023	\$ 26,813,880
c. 2024	\$ 27,777,435
d. 2025	\$ 28,913,463
e. 2026	\$ 30,298,463
f. 2027 through 2031	\$ 176,157,530

(11) The Company may have regulatory pension plan contribution requirements for 2022; and the Company currently intends to make voluntary contributions of approximately \$27,100,000 to the defined benefit pension plan with reference to the Company's contribution funding guidelines.

The Company contribution funding guidelines address the contribution and funding limitations as adjusted by the Pension Protection Act of 2006. The guidelines provide that the 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.

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

(12) Amounts and Types of Securities of the Reporting Entity and Related Parties Included in Plan Assets - Not applicable

NOTES TO FINANCIAL STATEMENTS

- (13) Prior service cost is amortized on a straight-line basis over participants' average future service, not on a weighted-average basis.
- (14) Substantive Commitment Used to Account for Benefit Obligation - Not applicable
- (15) Cost of Providing Special or Contractual Termination Benefits Recognized - Not applicable
- (16) Significant Change in the Benefit Obligation or Plan Assets - Not applicable
- (17) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans - The Company fully transitioned the surplus impact attributed to the adoption of SSAP No. 92 and SSAP No. 102 as of December 31, 2016.
- (18) Full Transition Surplus Impact of SSAP 102 - The Company fully transitioned the surplus impact attributed to the adoption of SSAP No. 92 and SSAP No. 102 as of December 31, 2016.

B. Investment Policies and Strategies

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

	2021	2020	Target Allocation
a. Cash	1%	1%	0%
b. Debt securities	36%	39%	35% - 45%
c. Equity securities	54%	54%	45% - 55%
d. Real estate	0%	0%	0%
e. Limited partnerships	9%	6%	5% - 15%
f. Total	100%	100%	

The 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 mutual funds and exchange traded funds comprised of the same; properly diversified number of common and/or preferred stocks of publicly owned corporations, and mutual funds and exchange traded funds comprised of the same; and alternative investment holdings of limited partnership interests in direct private debt or direct private equity investments. The investment fund will be divided between these three normal portions. The debt instruments comprise the Bond Fund and shall be considered normal when it is 40% of the investment fund and is maintained on at least a quarterly basis in a range of 35% to 45% of the fund. The equities comprise part of the Risk Fund and shall be considered normal when it is 60% of the investment fund and is maintained on at least a quarterly basis in a range of 55% to 65% of the fund. The limited partnerships comprise part of the Risk Fund and shall be considered normal when it is 20% of the investment fund and is maintained on at least a quarterly basis in a range of 15% to 25% of the fund. When the funded level based on Projected Benefit Obligation is greater than 105% or less than 95%, the target will be adjusted in 5% increments and maintained on at least a quarterly basis in a range of + or - 5% of that adjusted increment. 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 Policy Statement,
- (2) Above average financial quality,
- (3) Broadly diversified,
- (4) Liquidity requirements minimal, and
- (5) Long term time horizon.

The following additional constraints are placed on individual investments within the portfolio:

- (1) No equity investment shall be held unless dividends are paid (except in the case of mutual funds and exchange traded funds), and
- (2) No debt shall be held unless:
 - a. Straight bonds will have a duration range of + or - 5 years of actuarially determined benefit obligation duration and be of investment grade, and
 - b. Convertible bonds may not exceed 20% of the bond fund and must be of investment grade.

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

C. The fair value of each class of plan assets

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

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
OFIC Pension Plan: U.S. Government and Agency Obligations	\$ 86,210,349	\$ 60,637,722	\$ -	\$ 146,848,071
OFIC Pension Plan: Corporate Bonds	\$ -	\$ 116,056,148	\$ -	\$ 116,056,148
OFIC Pension Plan: Other Government Obligations	\$ -	\$ 1,999,650	\$ -	\$ 1,999,650
OFIC Pension Plan: Common Stocks	\$ 286,832,742	\$ -	\$ -	\$ 286,832,742
OFIC Pension Plan: Mutual Funds	\$ 118,396,837	\$ -	\$ -	\$ 118,396,837
OFIC Pension Plan: Money Market Funds	\$ 4,037,451	\$ -	\$ -	\$ 4,037,451
Postretirement Welfare Plan 401(h): Mutual Funds	\$ 29,345,658	\$ -	\$ -	\$ 29,345,658
Postretirement Welfare Plan 401(h): Money Market Funds	\$ 227,967	\$ -	\$ -	\$ 227,967
Postretirement Welfare Plan Life: Mutual Funds	\$ 4,772,134	\$ -	\$ -	\$ 4,772,134
Postretirement Welfare Plan Life: Money Market Funds	\$ 3,235	\$ -	\$ -	\$ 3,235
Total Plan Assets	\$ 529,826,373	\$ 178,693,520	\$ -	\$ 708,519,893

- (2) The 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.

The 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, 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 reporting period in which the transfer occurs.

There were no transfers into or out of Level 1, 2 or 3 during 2021.

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 Plan

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.

NOTES TO FINANCIAL STATEMENTS

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 \$731,731 and \$731,539 for 2021 and 2020, respectively.

At December 31, 2021, the total fair market value of the defined contribution plan assets was \$484,808,031, 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

	2021	2020
Medical	\$ 1,072,061	\$ 1,106,619
Prescription	\$ 1,845,502	\$ 1,858,038
Dental premiums	\$ 223,124	\$ 230,512
Life insurance premiums	\$ 439,805	\$ 426,177
Transfer of OFIC active basic life/ADD premiums	\$ 181,190	\$ 179,923
Administrative fees	\$ 197,820	\$ 199,557
Gross benefits paid	<u>\$ 3,959,502</u>	<u>\$ 4,000,826</u>

Future gross benefit payments are expected to remain at approximately the same level in 2022.

Subsidy received during calendar year (for plan years 2019 and 2018, respectively)	\$ 250,156	\$ 273,790
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Expected subsidy receivable (for plan years 2021/2020 and 2020/2019, respectively)	\$ 520,000	\$ 600,000
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NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A.-I. 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.

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 100,857,127

- K. Surplus Notes
Not applicable

- L.-M. Quasi-Reorganizations
Not applicable

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not applicable

B. Assessments

- (1) At this time, the Company is unaware of any new insolvencies and no insolvencies were brought to the Company's attention in 2021 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued \$459,265 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

- (2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end \$ 8,147
- b. Decreases current year:
 Premium tax offsets expired \$ 1,027
- c. Increases current year:
 Premium tax offsets added \$ 488
- d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 7,608
- (3) Undiscounted and Discounted Guaranty Fund Assessments - Not applicable

- C. Gain Contingencies
Not applicable

- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

Direct

\$ -

0-25 Claims
Per Claim

- E. Product Warranties
Not applicable

- F. Joint and Several Liabilities
Not applicable

NOTES TO FINANCIAL STATEMENTS

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, 2021 and 2020, the Company had admitted assets of \$83,992,063 and \$78,445,520, 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

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 class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Unaffiliated	\$ 174,701,315	\$ -	\$ -	\$ -	\$ 174,701,315
CE - Money Market Mutual Funds	\$ -	\$ 6,224,569	\$ -	\$ -	\$ 6,224,569
Com Stks - Unaffiliated	\$ 702,720	\$ -	\$ -	\$ -	\$ 702,720
Total assets at fair value/NAV	\$ 175,404,035	\$ 6,224,569	\$ -	\$ -	\$ 181,628,604

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

(2) At December 31, 2021, 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, 2021.

(4) As of December 31, 2021, 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, 2021, 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:

NOTES TO FINANCIAL STATEMENTS

Investment Securities - Fair values for bonds, including the aggregate write-ins for invested assets 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 fair value. Cash equivalents are short-term, highly liquid investments that are both readily convertible to known amounts of cash, and so near their maturity that they present insignificant risk of changes in value due to change in interest rates.

Other Invested Assets - The estimated fair value of publicly traded limited partnerships and trusts 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	\$ 558,050,775	\$ 528,151,174	\$ 63,225,460	\$ 494,825,315	\$ -	\$ -	\$ -
Common stocks	\$ 174,701,315	\$ 174,701,315	\$ 174,701,315	\$ -	\$ -	\$ -	\$ -
Cash equivalents	\$ 6,224,569	\$ 6,224,569	\$ -	\$ 6,224,569	\$ -	\$ -	\$ -
Other invested assets	\$ 702,720	\$ 702,720	\$ 702,720	\$ -	\$ -	\$ -	\$ -

D. Not Practicable to Estimate Fair Value
Not applicable

E. NAV Practical Expedient Investments
Not applicable

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 2021.

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:

- a. An interest rate above prime to borrowers who do not qualify for prime rate
- b. Borrowers with low credit ratings (FICO scores)
- c. Interest-only or negative amortizing loans
- d. Unconventionally high initial loan-to-value ratios
- e. 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
- f. Borrowers with less than conventional documentation of their home and/or assets
- g. 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
- h. 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

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy
Not applicable

NOTE 22 Events Subsequent

Subsequent events have been considered through February 15, 2022 for the statutory statements issued as of December 31, 2021. 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 intercompany recoverable with an affiliated company that has an unsecured aggregate recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus with the following reinsurer:

Individual Reinsurers Who Are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount

NOTES TO FINANCIAL STATEMENTS

228	34-0438190	Ohio Farmers Insurance Company	\$ 399,275,991
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All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	FEIN	Reinsurer Name	Unsecured Amount
228	34-0438190	Ohio Farmers Insurance Company	\$ 399,275,991
Total			\$ 399,275,991

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	\$ 124,892,206	\$ 18,828,825	\$ 144,228,215	\$ 20,036,753	\$ (19,336,009)	\$ (1,207,928)
b. All Other	\$ 37,005	\$ 8,616	\$ 2,028,129	\$ 184,932	\$ (1,991,124)	\$ (176,316)
c. Total	\$ 124,929,211	\$ 18,837,441	\$ 146,256,344	\$ 20,221,685	\$ (21,327,133)	\$ (1,384,244)
d. Direct Unearned Premium Reserve						\$ 146,219,339

(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	\$ -	\$ -	\$ 215,758	\$ (215,758)
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL	\$ -	\$ -	\$ 215,758	\$ (215,758)

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 Reinsurance Reflected in Income and Expenses.
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

K. Reinsurance Credit
Not applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2020 were \$224.2 million. In calendar year 2021, \$72.3 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 \$141.9 million. Therefore, there has been a \$10.0 million favorable prior-year development from December 31, 2020 to December 31, 2021. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: Commercial Auto Liability, Workers Compensation, and Other Liability. 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

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 Select Insurance Company	17105	0.0%
Westfield Specialty Insurance Company	16992	0.0%

NOTES TO FINANCIAL STATEMENTS

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.
- 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 and from the Company at 12/31/2021 and 12/31/2020 respectively were:

	12/31/2021	12/31/2020
Ohio Farmers Insurance Company*	\$ 2,296,091	\$ -
Affiliated Receivable	\$ 2,296,091	\$ -
Ohio Farmers Insurance Company*	\$ -	\$ 1,167,868
Affiliated Payable	\$ -	\$ 1,167,868

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

NOTE 27 Structured Settlements

- A. Reserves No Longer Carried

	Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
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, 2021	\$ 1,281,130	\$ 1,281,130

- 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 reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2021
- 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 \$390,000 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? Yes (X) No ()

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

(1) Direct

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 3,717,504	\$ 3,238,794	\$ 3,329,646	\$ 3,072,530	\$ 2,787,592
b. Incurred losses and loss adjustment expense:	\$ -	\$ 390,000	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 478,710	\$ 299,148	\$ 257,116	\$ 284,938	\$ 400,661
d. Ending reserves:	\$ 3,238,794	\$ 3,329,646	\$ 3,072,530	\$ 2,787,592	\$ 2,386,931

(2) Assumed Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

d. Ending reserves:	\$	-	\$	-	\$	-	\$	-	\$	-	
(3) Net of Ceded Reinsurance											
a. Beginning reserves:	\$	3,717,503		\$	3,238,794		\$	3,329,646		\$	3,072,530
b. Incurred losses and loss adjustment expense:	\$	-	\$	390,000		\$	-	\$	-	\$	-
c. Calendar year payments for losses and loss adjustment expenses:	\$	478,709		\$	299,148		\$	257,116		\$	284,938
d. Ending reserves:	\$	3,238,794		\$	3,329,646		\$	3,072,530		\$	2,787,592

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

(1) Direct Basis:	\$	1,832,552
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	1,832,552

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

(1) Direct Basis:	\$	485,251
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	485,251

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

Yes (X) No ()

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

(1) Direct

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 1,375,728	\$ 1,366,317	\$ 952,320	\$ 946,442	\$ 943,099
b. Incurred losses and loss adjustment expense:	\$ -	\$ (390,000)	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 9,411	\$ 23,997	\$ 5,878	\$ 3,343	\$ 9,110
d. Ending reserves:	\$ 1,366,317	\$ 952,320	\$ 946,442	\$ 943,099	\$ 933,989

(2) Assumed Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves:	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 1,375,727	\$ 1,366,316	\$ 952,320	\$ 946,442	\$ 943,099
b. Incurred losses and loss adjustment expense:	\$ -	\$ (390,000)	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 9,411	\$ 23,996	\$ 5,878	\$ 3,343	\$ 9,110
d. Ending reserves:	\$ 1,366,316	\$ 952,320	\$ 946,442	\$ 943,099	\$ 933,989

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

(1) Direct Basis:	\$	706,294
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	706,294

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

(1) Direct Basis:	\$	573,643
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	573,643

NOTE 34 Subscriber Savings Accounts

Not applicable

NOTE 35 Multiple Peril Crop Insurance

Not applicable

NOTE 36 Financial Guaranty Insurance

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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 a 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. 12/31/2017

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/29/2019

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 [X] No [] N/A []

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 yes, complete and file the merger history data file with the NAIC.

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

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

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

6.2 If yes, give full information:

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

7.2 If yes,
 7.21 State the percentage of foreign control; 0.0 %
 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [X] No []
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
 Ohio Farmers Insurance Company
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [X] No []
 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
 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 the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain

 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 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 []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:

 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

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

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

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....	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 subordinate committee thereof? Yes [X] No []

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

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

FINANCIAL

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

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

20.11 To directors or other officers.....	\$	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 reported in the statement? Yes [] No [X]

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

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

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

22.2 If answer is yes:

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

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$,2,296,091

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....
.....

INVESTMENT

25.01 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 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

25.03 For securities 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, 2021.

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$ 0

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 0

25.06 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]

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

25.08 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]

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0
25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0
25.093 Total payable for securities lending reported on the liability page.	\$ 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements	\$ 0
26.22 Subject to reverse repurchase agreements	\$ 0
26.23 Subject to dollar repurchase agreements	\$ 0
26.24 Subject to reverse dollar repurchase agreements	\$ 0
26.25 Placed under option agreements	\$ 0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ 0
26.27 FHLB Capital Stock	\$ 0
26.28 On deposit with states	\$ 5,085,403
26.29 On deposit with other regulatory bodies	\$ 0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 0
26.32 Other	\$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	0
.....	0

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

27.2 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.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No []

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108	Yes [] No []
27.42 Permitted accounting practice	Yes [] No []
27.43 Other accounting guidance	Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 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]

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

29. 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 []

29.01 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	240 Greenwich St, New York, NY 10286

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GENERAL INTERROGATORIES

29.02 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)
.....
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

29.05 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 Name of Firm or Individual	2 Affiliation
George Wiswesser
Krishna Patel
Scott Richter
Richard Nash
Chris Giampietro

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 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
.....
.....

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	0
.....	0
30.2999 - Total		0

30.3 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	.....
.....	0	.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

31. 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 (+)
31.1 Bonds	528,151,174	558,050,775	29,899,601
31.2 Preferred stocks	0	0	0
31.3 Totals	528,151,174	558,050,775	29,899,601

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

Interactive Data Corp (IDC), Bloomberg Financial Services

32.1 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]

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

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

33.2 If no, list exceptions:

.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 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]

35. 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 a 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]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$1,194,783

38.2 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.	581,060
.....	0

39.1 Amount of payments for legal expenses, if any?\$815,700

39.2 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	697,948
.....	0

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$59,402

40.2 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
AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION	25,814
US CHAMBER OF COMMERCE INSTITUTE FOR LEGAL REFORM	15,925

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]
1.2	If yes, indicate premium earned on U. S. business only.	\$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0
1.31	Reason for excluding	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in 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
2.2	Premium Denominator	240,027,715
2.3	Premium Ratio (2.1/2.2)	0.000
2.4	Reserve Numerator	0
2.5	Reserve Denominator	360,123,161
2.6	Reserve Ratio (2.4/2.5)	0.000
3.1	Did the reporting entity issue participating policies during the calendar year?	Yes [X] No []
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:	
	3.21 Participating policies	\$ 1,059,912
	3.22 Non-participating policies	\$ 303,726,743
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 []
	5.22 As a direct expense of the exchange	Yes [] No [] N/A []
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No []
5.5	If yes, give full information	

GENERAL INTERROGATORIES**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Reinsurance protection was provided by two agreements: the Multiple Line Excess of Loss with three layers (\$4.5M x \$3M, \$7.5M x \$7.5M and \$10M x \$15M); and the Casualty Clash and Contingency Excess with two layers (87.75% of \$15M x \$25M and 87.75% of \$30M x \$40M). These two contracts total \$61.5M 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 \$311M. This is a 50%/50% blend of RMS RiskLink v18.1 and AIR Touchstone v8.0 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, models the insured exposures on the Company's behalf.

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

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 this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [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 noncancelable 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 36 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 reinsurance 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 []

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GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses \$ 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 which 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 the current year:
12.61 Letters of credit \$ 0
12.62 Collateral and other funds \$ 0

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

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 5

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

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.

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

14.4 If the answer to 14.3 is no, are 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:
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that 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 funds administered as of the reporting date. \$ 0

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two 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 []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2021	2 2020	3 2019	4 2018	5 2017
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)	180,184,334	179,186,280	188,346,470	201,709,876	207,413,697
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	109,453,112	112,276,576	118,305,975	123,757,721	123,559,168
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	239,038,897	231,812,615	238,439,707	239,113,748	234,800,744
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	11,415,136	10,694,516	10,756,265	10,016,889	9,663,509
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	14,452,801	8,889,949	7,587,604	6,345,098	6,414,807
6. Total (Line 35)	554,544,280	542,859,936	563,436,021	580,943,332	581,851,925
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)	78,448,961	74,497,836	76,757,216	81,488,618	87,401,137
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	48,551,449	47,223,956	48,274,119	49,490,586	48,963,158
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	98,625,159	92,591,751	92,497,644	92,445,901	90,737,313
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	9,610,291	9,396,649	9,357,796	8,643,040	7,924,984
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	14,452,801	8,889,949	7,587,604	6,345,098	6,414,807
12. Total (Line 35)	249,688,661	232,600,141	234,474,379	238,413,243	241,441,399
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(11,322,782)	739,310	(13,610,430)	(18,597,758)	(22,056,382)
14. Net investment gain or (loss) (Line 11)	30,323,084	23,812,078	21,627,269	24,739,746	26,032,095
15. Total other income (Line 15)	445,009	499,635	686,386	516,410	616,227
16. Dividends to policyholders (Line 17)	215,096	3,980,239	530,447	630,843	643,036
17. Federal and foreign income taxes incurred (Line 19)	1,363,568	2,223,076	(75,851)	(1,388,876)	(1,826,836)
18. Net income (Line 20)	17,866,647	18,847,708	8,248,629	7,416,431	5,775,740
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	802,431,182	743,192,808	714,763,148	683,559,379	696,553,146
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	13,486,248	12,788,966	11,052,644	11,894,879	12,246,422
20.2 Deferred and not yet due (Line 15.2)	70,505,815	65,656,554	65,820,937	68,452,539	71,769,636
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	408,329,904	380,727,109	377,507,320	377,765,901	379,328,641
22. Losses (Page 3, Line 1)	184,380,248	172,044,627	174,832,262	177,191,233	178,634,166
23. Loss adjustment expenses (Page 3, Line 3)	50,850,707	52,177,127	52,342,878	52,425,470	50,113,106
24. Unearned premiums (Page 3, Line 9)	124,892,206	115,231,260	114,895,509	117,536,895	118,219,159
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)	394,101,278	362,465,699	337,255,828	305,793,478	317,224,505
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	29,643,987	17,273,160	7,329,886	11,945,779	21,477,008
Risk-Based Capital Analysis					
28. Total adjusted capital	394,101,278	362,465,699	337,255,828	305,793,478	317,224,505
29. Authorized control level risk-based capital	34,949,275	32,127,978	33,808,392	32,161,881	32,180,777
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	74.4	73.2	71.7	75.4	72.4
31. Stocks (Lines 2.1 & 2.2)	24.6	25.8	26.6	22.7	25.8
32. Mortgage loans on real estate (Lines 3.1 and 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)	0.9	0.8	1.0	0.8	0.5
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)	0.1	0.1	0.8	1.1	1.3
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 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 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	13,755,662	6,360,744	23,715,170	(18,023,465)	17,367,017
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	31,635,579	25,209,871	31,462,350	(11,431,027)	16,844,185
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)	105,327,889	100,927,852	125,094,620	130,075,087	113,136,967
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	56,660,534	47,365,969	59,135,955	60,439,623	58,682,204
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	123,663,496	143,486,939	132,298,901	115,206,415	107,855,141
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(114,937)	653,709	857,932	1,054,456	(79,341)
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	6,419,445	3,549,726	6,854,982	8,324,387	1,448,388
59. Total (Line 35)	291,956,427	295,984,195	324,242,390	315,099,968	281,043,359
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)	44,781,226	44,961,795	57,530,206	59,626,345	55,511,940
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	24,356,374	20,644,319	24,869,231	25,745,121	23,518,576
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	50,296,447	59,040,710	53,204,245	45,834,343	46,523,194
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(139,132)	576,520	770,038	946,449	(87,953)
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	6,419,445	3,549,726	6,854,982	8,324,387	1,448,388
65. Total (Line 35)	125,714,360	128,773,070	143,228,702	140,476,645	126,914,145
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	57.5	54.2	59.4	58.1	60.9
68. Loss expenses incurred (Line 3)	9.9	11.1	11.4	13.0	12.6
69. Other underwriting expenses incurred (Line 4)	37.3	34.3	34.9	36.6	35.8
70. Net underwriting gain (loss) (Line 8)	(4.7)	0.3	(5.7)	(7.8)	(9.2)
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)	35.7	34.1	35.1	36.5	35.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	67.4	65.3	70.8	71.1	73.5
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)	63.4	64.2	69.5	78.0	76.1
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)	(10,366)	(9,859)	(5,367)	(5,644)	735
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.9)	(2.9)	(1.8)	(1.8)	0.2
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(18,551)	(12,095)	(11,192)	(1,814)	(5,827)
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)	(5.5)	(4.0)	(3.5)	(0.6)	(2.1)

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

Yes No

If no, please explain: _____

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	2,012	336	418	.87	.279	0	54	2,286	XXX	
2. 2012	217,238	11,404	205,833	118,932	6,746	8,054	385	13,785	6	4,645	133,634	XXX	
3. 2013	224,943	12,038	212,906	112,559	6,121	8,522	748	14,464	7	4,614	128,668	XXX	
4. 2014	232,787	12,698	220,089	126,045	6,587	8,880	401	16,386	5	5,394	144,319	XXX	
5. 2015	240,087	13,002	227,084	119,536	6,140	8,324	602	18,410	14	4,691	139,515	XXX	
6. 2016	245,299	13,035	232,265	121,630	6,195	7,992	811	17,777	5	5,040	140,388	XXX	
7. 2017	252,041	13,489	238,552	130,657	2,582	7,186	137	20,497	1	5,583	155,620	XXX	
8. 2018	253,018	13,922	239,096	128,227	3,406	6,186	113	18,884	1	6,767	149,777	XXX	
9. 2019	250,681	13,565	237,116	116,864	2,447	3,990	151	17,567	2	6,485	135,820	XXX	
10. 2020	245,689	13,425	232,264	103,126	3,933	1,621	.78	15,081	5	4,929	115,812	XXX	
11. 2021	254,925	14,897	240,028	67,926	2,030	556	32	11,961	1	4,111	78,380	XXX	
12. Totals	XXX	XXX	XXX	1,147,513	46,523	61,730	3,546	165,089	46	52,314	1,324,218	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	9,034	3,616	3,392	70	0	0	2,340	3	1,121	0	0	12,198	XXX			
2. 2012	623	62	.790	84	0	0	428	7	120	0	0	1,809	XXX			
3. 2013	1,177	474	1,026	90	0	0	600	7	181	0	0	2,413	XXX			
4. 2014	1,198	109	1,419	94	0	0	942	7	243	0	0	3,593	XXX			
5. 2015	2,171	318	1,826	131	0	0	1,270	9	372	0	0	5,182	XXX			
6. 2016	3,147	127	2,948	313	0	0	1,528	22	630	0	0	7,791	XXX			
7. 2017	6,138	174	4,217	526	0	0	2,479	61	1,144	0	0	13,218	XXX			
8. 2018	10,892	1,455	6,710	649	0	0	4,064	56	2,005	0	0	21,512	XXX			
9. 2019	13,581	988	11,763	.843	0	0	5,928	65	2,271	0	0	31,647	XXX			
10. 2020	16,177	1,065	19,584	1,481	0	0	6,829	112	2,641	0	0	42,574	XXX			
11. 2021	28,074	1,720	55,484	2,603	6	0	9,402	144	4,796	0	0	93,295	XXX			
12. Totals	92,213	10,107	109,159	6,884	6	0	35,810	491	15,524	0	0	235,231	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,740	3,458
2. 2012	142,732	7,289	135,443	.65.7	63.9	.65.8	0	0	13.0	1,267	541
3. 2013	138,528	7,447	131,081	.61.6	61.9	.61.6	0	0	13.0	1,639	774
4. 2014	155,113	7,202	147,911	.66.6	56.7	.67.2	0	0	13.0	2,414	1,178
5. 2015	151,908	7,212	144,696	.63.3	55.5	.63.7	0	0	13.0	3,548	1,634
6. 2016	155,652	7,473	148,179	.63.5	57.3	.63.8	0	0	13.0	5,655	2,137
7. 2017	172,319	3,481	168,838	.68.4	25.8	.70.8	0	0	13.0	9,655	3,563
8. 2018	176,969	5,680	171,289	.69.9	40.8	.71.6	0	0	13.0	15,499	6,014
9. 2019	171,964	4,497	167,467	.68.6	33.2	.70.6	0	0	13.0	.23,513	8,134
10. 2020	165,059	6,674	158,385	.67.2	49.7	.68.2	0	0	13.0	.33,216	9,358
11. 2021	178,205	6,530	171,676	.69.9	43.8	.71.5	0	0	13.0	79,235	14,061
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	184,380	50,851

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	110,960	103,767	100,340	97,386	95,815	96,121	94,976	94,740	94,295	94,021	(274)	(719)
2. 2012	132,268	126,874	125,041	123,704	122,834	122,813	122,408	121,934	121,769	121,543	(226)	(390)
3. 2013	XXX	125,299	119,282	119,274	118,259	118,515	117,563	117,016	116,782	116,443	(339)	(573)
4. 2014	XXX	XXX	134,945	131,929	131,347	132,572	131,968	131,438	131,585	131,287	(298)	(150)
5. 2015	XXX	XXX	XXX	129,954	126,011	126,400	127,067	126,749	125,878	125,928	50	(821)
6. 2016	XXX	XXX	XXX	XXX	135,617	134,198	134,087	132,583	130,968	129,777	(1,191)	(2,807)
7. 2017	XXX	XXX	XXX	XXX	XXX	155,567	152,472	150,533	148,159	147,198	(961)	(3,335)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	154,146	154,328	153,157	150,401	(2,756)	(3,927)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	153,459	150,328	147,632	(2,696)	(5,827)	
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142,343	140,669	(1,675)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,919	XXX	XXX
										12. Totals	(10,366)	(18,551)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	000	29,937	50,965	61,856	68,573	73,153	76,118	78,935	80,937	82,944	XXX	XXX
2. 2012	62,728	87,202	100,647	110,108	114,248	116,871	118,775	119,366	119,588	119,855	XXX	XXX
3. 2013	XXX	56,642	81,232	93,104	102,699	108,743	112,125	113,465	113,992	114,211	XXX	XXX
4. 2014	XXX	XXX	66,628	90,662	104,161	117,118	122,735	125,274	126,110	127,937	XXX	XXX
5. 2015	XXX	XXX	XXX	59,264	83,763	98,895	110,849	117,469	119,399	121,119	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	58,607	87,342	105,077	115,464	120,304	122,616	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	66,285	103,836	121,473	130,088	135,124	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	68,344	106,323	121,477	130,894	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	71,757	103,728	118,256	XXX	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,814	100,736	XXX	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,420	XXX	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										10
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	2021	
1. Prior	47,385	33,512	24,438	19,033	15,459	13,779	11,190	9,045	6,935	5,658	
2. 2012	35,085	16,210	10,636	6,485	4,183	3,584	2,451	1,696	1,434	1,128	
3. 2013	XXX	34,587	16,699	11,855	7,122	5,250	3,434	2,341	2,042	1,529	
4. 2014	XXX	XXX	33,456	17,451	11,378	8,801	5,749	3,435	2,813	2,260	
5. 2015	XXX	XXX	XXX	36,381	20,133	14,558	8,305	5,567	4,070	2,956	
6. 2016	XXX	XXX	XXX	XXX	41,125	23,511	15,472	9,067	5,917	4,141	
7. 2017	XXX	XXX	XXX	XXX	XXX	55,814	28,571	16,549	9,868	6,110	
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	53,997	27,619	17,877	10,069	
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,764	27,879	16,783	
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,758	24,820	
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,138	

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		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	53,512	.226,517	0	28,403	(27,087)	111,551	(1)	0
2. Alaska	AK	0	0	0	0	0	0	0	0
3. Arizona	AZ	4,457,493	.4,377,865	0	1,951,809	1,259,869	.3,818,646	4,984	0
4. Arkansas	AR	32,610	.25,869	0	0	4,782	13,103	0	0
5. California	CA	1,543,222	.1,217,004	0	0	(2)	0	0	0
6. Colorado	CO	6,301,330	.6,015,833	0	3,756,045	4,396,930	7,853,095	10,824	0
7. Connecticut	CT	0	0	0	0	0	0	0	0
8. Delaware	DE	875,105	.799,470	0	1,607,826	.735,804	1,223,708	2,437	0
9. District of Columbia	DC	4,503	.22,930	0	0	(6,177)	.39,776	0	0
10. Florida	FL	0	0	0	(620)	(620)	0	0	0
11. Georgia	GA	6,173,819	.6,721,907	0	2,553,458	2,454,735	6,996,876	10,012	0
12. Hawaii	HI	0	0	0	0	0	0	0	0
13. Idaho	ID	7,011	.6,738	0	0	172	.1,778	0	0
14. Illinois	IL	22,483,920	.21,438,656	0	9,023,153	19,142,450	29,689,848	.39,285	0
15. Indiana	IN	20,543,469	.20,952,632	0	12,386,406	12,641,341	11,792,517	.56,777	0
16. Iowa	IA	8,751,826	.8,944,226	11,261	7,383,117	6,375,531	4,873,668	.16,545	0
17. Kansas	KS	24,517	.15,084	0	0	4,117	.8,776	0	0
18. Kentucky	KY	14,193,874	.14,430,794	0	6,692,125	9,265,897	13,199,440	.30,523	0
19. Louisiana	LA	0	0	0	0	0	0	0	0
20. Maine	ME	0	0	0	0	0	0	0	0
21. Maryland	MD	4,187,303	.3,996,106	0	1,293,667	3,823,760	6,294,391	.6,873	0
22. Massachusetts	MA	0	0	0	0	0	0	0	0
23. Michigan	MI	8,523,581	.7,997,368	0	7,837,465	8,945,989	.6,362,877	.25,353	0
24. Minnesota	MN	11,731,081	.11,689,300	6,147	19,622,823	21,731,129	.7,468,044	.14,408	0
25. Mississippi	MS	9,692	.6,937	0	0	1,341	.1,789	0	0
26. Missouri	MO	32,496	.26,000	0	0	(198)	.22,864	0	0
27. Montana	MT	6,767	.4,866	0	0	1,324	.1,359	0	0
28. Nebraska	NE	34,814	.34,467	0	29,000	32,662	.25,242	0	0
29. Nevada	NV	17,107	.13,000	0	0	3,290	13,354	(2)	0
30. New Hampshire	NH	0	0	0	0	0	0	0	0
31. New Jersey	NJ	0	0	0	0	0	0	0	0
32. New Mexico	NM	4,184,988	.3,833,690	0	4,127,164	5,284,553	5,920,520	.5,010	0
33. New York	NY	0	0	0	0	0	0	0	0
34. North Carolina	NC	5,979,294	.5,395,005	0	1,723,290	2,152,196	2,907,960	.175	0
35. North Dakota	ND	1,232	.315	0	0	269	1,280	0	0
36. Ohio	OH	138,825,599	.142,776,162	0	64,476,560	58,822,766	60,882,922	.452,802	0
37. Oklahoma	OK	29,313	.26,028	0	0	6,916	12,317	0	0
38. Oregon	OR	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	12,800,863	.12,900,073	6,621	3,195,317	4,168,492	13,184,901	.44,369	0
40. Rhode Island	RI	0	0	0	0	0	0	0	0
41. South Carolina	SC	4,263,030	.4,460,664	0	1,379,043	2,273,882	4,445,331	.5,827	0
42. South Dakota	SD	0	0	0	0	0	0	0	0
43. Tennessee	TN	16,696,471	.17,627,699	0	10,745,754	12,999,466	15,593,863	.38,365	0
44. Texas	TX	188,770	.181,414	0	35,826	107,080	115,704	6	0
45. Utah	UT	.5,152	.2,847	0	0	(1,135)	.5,210	0	0
46. Vermont	VT	0	0	0	0	0	0	0	0
47. Virginia	VA	1,764,450	.1,769,475	0	2,334,722	549,093	1,951,272	.2,559	0
48. Washington	WA	.8,439	.3,946	0	0	4,202	.4,202	0	0
49. West Virginia	WV	8,402,690	.8,139,673	0	3,427,739	2,908,203	7,136,640	.20,420	0
50. Wisconsin	WI	1,630,004	.1,599,822	191,067	579,718	1,275,455	2,613,688	.1,028	0
51. Wyoming	WY	17,309	.13,401	0	0	3,926	.4,075	0	0
52. American Samoa	AS	0	0	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0	0	0
57. Canada	CAN	0	0	0	0	0	0	0	0
58. Aggregate other alien ..	OT	0	0	0	0	0	0	0	0
59. Totals	XXX	304,786,655	307,693,779	215,096	166,189,809	181,342,402	214,592,587	788,582	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
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 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	39	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	18

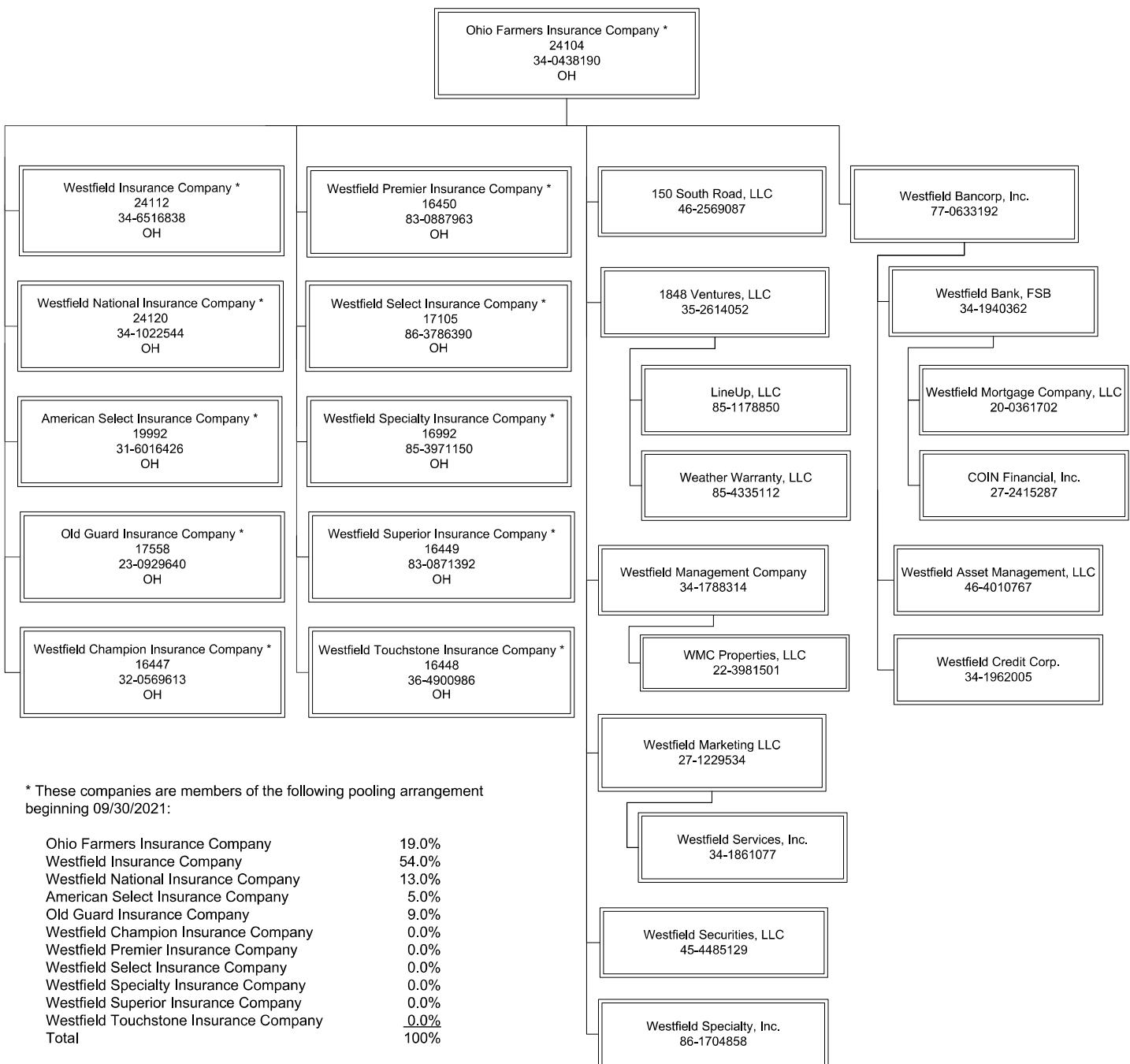
(b) Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Westfield National Insurance Company
OVERFLOW PAGE FOR WRITE-INS

NONE