



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

Westfield National Insurance Company

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

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 Jodi Marie Abbate, 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

Kathleen Rose Golovan, Chief Operations Officer Robyn Renee Hahn, President, Commercial Lines John Andrew Kuhn, President, Westfield Specialty
Kristine Lynn Neate, Chief of Staff Jennifer Constantine Palmieri, Chief People Officer Stuart Wayne Rosenberg, Chief Innov and Strategy Offr

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 Joseph Christian Kohmann Frank Anthony Carrino
President, CEO, and Board Chair Chief Financial Officer and Treasurer Chief Legal Officer and Secretary

Subscribed and sworn to before me this 15th day of February 2023

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

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)	565,623,065	0	565,623,065	528,151,174
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	138,970,233	0	138,970,233	174,701,315
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$0, Schedule E - Part 1), cash equivalents (\$10,935,422, Schedule E - Part 2) and short-term investments (\$0, Schedule DA)	10,935,422	0	10,935,422	6,224,569
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)	771,840	0	771,840	702,720
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)	716,300,560	0	716,300,560	709,779,778
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	6,143,537	0	6,143,537	6,124,382
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	23,165,973	2,418,087	20,747,886	13,486,248
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$222,229 earned but unbilled premiums)	77,494,357	22,222	77,472,135	70,505,815
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	840,631	0	840,631	238,868
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	2,320,441	0	2,320,441	2,296,091
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)	826,265,499	2,440,309	823,825,190	802,431,182
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	826,265,499	2,440,309	823,825,190	802,431,182
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 2022 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)	201,738,541	184,380,248
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)	50,241,547	50,850,707
4. Commissions payable, contingent commissions and other similar charges	16,720,083	14,053,244
5. Other expenses (excluding taxes, licenses and fees)	16,305,482	16,325,770
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,354,478	3,016,582
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	0	0
7.2 Net deferred tax liability	6,339,518	12,864,910
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 \$138,945,100 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)	147,406,376	124,892,206
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)	7,564,976	1,946,237
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (including \$0 certified) (Schedule F, Part 3, Column 78)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	0
20. Derivatives	0	0
21. Payable for securities	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)	449,671,001	408,329,904
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	449,671,001	408,329,904
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	3,000,000	1,500,000
35. Unassigned funds (surplus)	368,154,189	389,601,278
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 30 \$0)	0	0
36.20 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)	374,154,189	394,101,278
38. TOTALS (Page 2, Line 28, Col. 3)	823,825,190	802,431,182
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 2022 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).....	268,636,320	240,027,715
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	176,736,502	138,049,980
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	25,039,720	23,679,250
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	97,156,675	89,621,267
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	298,932,897	251,350,497
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(30,296,577)	(11,322,782)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	21,450,947	20,951,273
10. Net realized capital gains (losses) less capital gains tax of \$ 1,807,316 (Exhibit of Capital Gains (Losses))	6,798,950	9,371,811
11. Net investment gain (loss) (Lines 9 + 10)	28,249,897	30,323,084
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 554,848 amount charged off \$ 1,097,046)	(542,198)	(343,574)
13. Finance and service charges not included in premiums	683,028	788,583
14. Aggregate write-ins for miscellaneous income	4	0
15. Total other income (Lines 12 through 14)	140,834	445,009
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(1,905,846)	19,445,311
17. Dividends to policyholders	268,363	215,096
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(2,174,209)	19,230,215
19. Federal and foreign income taxes incurred	(1,680,838)	1,363,568
20. Net income (Line 18 minus Line 19)(to Line 22)	(493,371)	17,866,647
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	394,101,278	362,465,699
22. Net income (from Line 20)	(493,371)	17,866,647
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (5,618,175)	(21,135,040)	13,755,662
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	907,217	(104,988)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(725,895)	118,258
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	1,500,000	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(19,947,089)	31,635,579
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	374,154,189	394,101,278
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	4	0
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)	4	0
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 2022 OF THE Westfield National Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	281,815,376	245,070,987
2. Net investment income	25,418,773	25,326,082
3. Miscellaneous income	140,834	445,008
4. Total (Lines 1 through 3)	307,374,983	270,842,077
5. Benefit and loss related payments	159,378,210	125,714,360
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	119,776,051	110,665,174
8. Dividends paid to policyholders	268,363	215,096
9. Federal and foreign income taxes paid (recovered) net of \$ 1,807,316 tax on capital gains (losses)	728,240	4,603,460
10. Total (Lines 5 through 9)	280,150,864	241,198,090
11. Net cash from operations (Line 4 minus Line 10)	27,224,119	29,643,987
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	25,125,937	43,441,802
12.2 Stocks	29,162,510	33,371,915
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	54,288,447	76,813,717
13. Cost of investments acquired (long-term only):		
13.1 Bonds	66,174,024	93,521,115
13.2 Stocks	12,103,339	8,609,533
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)	78,277,363	102,130,648
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)	(23,988,916)	(25,316,931)
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	1,500,000	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(24,350)	(3,463,957)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,475,650	(3,463,957)
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)	4,710,853	863,099
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,224,569	5,361,470
19.2 End of period (Line 18 plus Line 19.1)	10,935,422	6,224,569

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

20.0001. Exchange of equity investment to equity investment	39,650	92,500
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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	3,188,342	1,096,344	1,615,993	2,668,693
2.1 Allied lines	5,311,356	1,225,766	2,817,025	3,720,097
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	0	0	0	0
3. Farmowners multiple peril	13,252,023	5,681,874	6,484,261	12,449,636
4. Homeowners multiple peril	41,090,033	19,766,068	22,612,313	38,243,788
5.1 Commercial multiple peril (non-liability portion)	33,803,884	15,849,344	19,062,183	30,591,045
5.2 Commercial multiple peril (liability portion)	23,500,367	9,797,941	10,535,638	22,762,670
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	7,457,812	3,312,311	3,583,821	7,186,302
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	1,209,228	378,742	665,787	922,183
13.1 Comprehensive (hospital and medical) individual	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	7,932,214	3,461,236	3,633,035	7,760,415
17.1 Other liability - occurrence	25,758,348	10,417,734	14,429,209	21,746,873
17.2 Other liability - claims-made	8,926,893	1,077,016	4,283,577	5,720,332
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	584,779	265,207	284,983	565,003
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	1,943,066	1,272,816	1,316,102	1,899,780
19.2 Other private passenger auto liability.....	25,298,731	12,362,421	12,920,845	24,740,307
19.3 Commercial auto no-fault (personal injury protection)	345,037	185,077	185,496	344,618
19.4 Other commercial auto liability.....	25,237,743	11,093,059	11,457,826	24,872,976
21.1 Private passenger auto physical damage	29,794,986	14,052,080	15,305,326	28,541,740
21.2 Commercial auto physical damage	9,068,116	3,937,020	4,143,602	8,861,534
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	171,498	82,631	79,019	175,110
24. Surety	11,146,577	5,804,187	6,871,285	10,079,479
26. Burglary and theft	23,695	9,847	11,220	22,322
27. Boiler and machinery	(34)	(1)	(2)	(33)
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	11,005,240	2,029,451	2,246,537	10,788,154
32. Reinsurance - nonproportional assumed liability	4,394,650	1,497,600	2,695,171	3,197,079
33. Reinsurance - nonproportional assumed financial lines	705,902	236,437	166,122	776,217
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	291,150,486	124,892,208	147,406,374	268,636,320
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 2022 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	1,614,570	1,423	0	0	1,615,993
2.1 Allied lines	2,804,339	12,686	0	0	2,817,025
2.2 Multiple peril crop	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0
2.4 Private crop	0	0	0	0	0
2.5 Private flood	0	0	0	0	0
3. Farmowners multiple peril	6,484,261	0	0	0	6,484,261
4. Homeowners multiple peril	22,612,313	0	0	0	22,612,313
5.1 Commercial multiple peril (non-liability portion)	19,062,183	0	0	0	19,062,183
5.2 Commercial multiple peril (liability portion)	10,535,638	0	0	0	10,535,638
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	3,583,821	0	0	0	3,583,821
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	665,750	37	0	0	665,787
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15.1 Vision only	0	0	0	0	0
15.2 Dental only	0	0	0	0	0
15.3 Disability income	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0
15.9 Other health	0	0	0	0	0
16. Workers' compensation	3,633,035	0	0	0	3,633,035
17.1 Other liability - occurrence	12,800,132	1,629,077	0	0	14,429,209
17.2 Other liability - claims-made	3,956,474	327,103	0	0	4,283,577
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	284,983	0	0	0	284,983
18.2 Products liability - claims-made	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	1,316,102	0	0	0	1,316,102
19.2 Other private passenger auto liability.....	12,920,845	0	0	0	12,920,845
19.3 Commercial auto no-fault (personal injury protection)	185,496	0	0	0	185,496
19.4 Other commercial auto liability.....	11,457,826	0	0	0	11,457,826
21.1 Private passenger auto physical damage	15,305,326	0	0	0	15,305,326
21.2 Commercial auto physical damage	4,143,602	0	0	0	4,143,602
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	74,689	4,330	0	0	79,019
24. Surety	1,567,868	5,303,417	0	0	6,871,285
26. Burglary and theft	11,220	0	0	0	11,220
27. Boiler and machinery	(2)	0	0	0	(2)
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	2,246,537	0	0	0	2,246,537
32. Reinsurance - nonproportional assumed liability	2,695,171	0	0	0	2,695,171
33. Reinsurance - nonproportional assumed financial lines	166,122	0	0	0	166,122
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	140,128,301	7,278,073	0	0	147,406,374
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					147,406,374
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 2022 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	893,585	3,188,342	0	877,370	16,215	3,188,342
2.1 Allied lines	1,018,585	5,311,356	0	1,018,585	0	5,311,356
2.2 Multiple peril crop	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0
3. Farmowners multiple peril	9,653,427	13,252,023	0	9,361,581	291,846	13,252,023
4. Homeowners multiple peril	66,264,507	41,090,033	0	61,958,861	4,305,646	41,090,033
5.1 Commercial multiple peril (non-liability portion)	33,750,757	33,803,884	0	31,509,909	2,240,848	33,803,884
5.2 Commercial multiple peril (liability portion)	26,205,951	23,500,367	0	25,820,834	385,117	23,500,367
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	6,722,998	7,457,812	0	6,625,585	97,413	7,457,812
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	1,478,711	1,209,228	0	1,367,640	111,071	1,209,228
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0
15.2 Dental only	0	0	0	0	0	0
15.3 Disability income	0	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0
15.9 Other health	0	0	0	0	0	0
16. Workers' compensation	10,609,018	7,932,215	30,903	9,715,827	924,095	7,932,214
17.1 Other liability - occurrence	24,243,864	25,758,348	0	20,382,036	3,861,828	25,758,348
17.2 Other liability - claims-made	716,681	8,926,893	0	207,279	509,402	8,926,893
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	128,621	584,779	0	128,621	0	584,779
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	604,590	1,943,066	0	604,590	0	1,943,066
19.2 Other private passenger auto liability	36,296,015	25,298,731	0	36,296,015	0	25,298,731
19.3 Commercial auto no-fault (personal injury protection)	478,060	345,037	0	339,834	138,226	345,037
19.4 Other commercial auto liability	22,120,634	25,237,743	98,374	22,219,008	0	25,237,743
21.1 Private passenger auto physical damage	38,061,975	29,794,986	0	37,958,123	103,852	29,794,986
21.2 Commercial auto physical damage	8,376,779	9,068,116	0	8,342,428	34,351	9,068,116
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	225,119	171,498	0	225,119	0	171,498
24. Surety	1,497,942	11,146,577	0	1,497,942	0	11,146,577
26. Burglary and theft	18,371	23,695	0	18,371	0	23,695
27. Boiler and machinery	1,535,192	(34)	0	0	1,535,192	(34)
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	11,005,240	0	0	0	11,005,240
32. Reinsurance - nonproportional assumed liability	XXX	4,394,650	0	0	0	4,394,650
33. Reinsurance - nonproportional assumed financial lines	XXX	705,902	0	0	0	705,902
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	290,901,382	291,150,487	129,277	276,475,558	14,555,102	291,150,486
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 2022 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	1,265,500	1,080,423	1,265,500	1,080,423	472,230	391,738	1,160,915	43.5
2.1 Allied lines	51,510	1,415,615	51,510	1,415,615	2,546,863	562,845	3,399,633	91.4
2.2 Multiple peril crop	0	0	0	0	0	0	0	0.0
2.3 Federal flood	0	0	0	0	0	0	0	0.0
2.4 Private crop	0	0	0	0	0	0	0	0.0
2.5 Private flood	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril	4,913,312	9,191,918	4,913,312	9,191,918	3,917,639	2,377,041	10,732,516	86.2
4. Homeowners multiple peril	47,055,066	31,677,953	47,055,066	31,677,953	11,606,787	7,583,112	35,701,628	93.4
5.1 Commercial multiple peril (non-liability portion)	24,102,547	18,585,468	24,102,547	18,585,468	15,523,764	8,292,057	25,817,175	84.4
5.2 Commercial multiple peril (liability portion)	11,927,066	10,330,543	11,927,066	10,330,543	38,886,658	38,321,236	10,895,965	47.9
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	1,884,910	2,188,593	1,884,910	2,188,593	570,900	605,108	2,154,385	30.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	39,525	5	39,520	4.3
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group	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
15.1 Vision only	0	0	0	0	0	0	0	0.0
15.2 Dental only	0	0	0	0	0	0	0	0.0
15.3 Disability income	0	0	0	0	0	0	0	0.0
15.4 Medicare supplement	0	0	0	0	0	0	0	0.0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	0.0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	0.0
15.7 Long-term care	0	0	0	0	0	0	0	0.0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	0.0
15.9 Other health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	5,882,473	4,254,585	5,906,983	4,230,075	12,174,523	12,514,071	3,890,527	50.1
17.1 Other liability - occurrence	20,647,559	7,542,506	20,652,149	7,537,916	30,370,430	29,037,939	8,870,407	40.8
17.2 Other liability - claims-made	27,500	4,420	27,500	4,420	3,090,838	158,921	2,936,337	51.3
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	50,000	36,591	50,000	36,591	1,444,276	1,862,252	(381,385)	(67.5)
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	562,113	3,234,444	562,113	3,234,444	3,907,724	4,680,056	2,462,112	129.6
19.2 Other private passenger auto liability	24,415,114	15,188,185	24,415,114	15,188,185	19,402,980	19,167,313	15,423,852	62.3
19.3 Commercial auto no-fault (personal injury protection)	49,737	140,413	49,737	140,413	316,179	381,759	74,833	21.7
19.4 Other commercial auto liability	19,996,910	18,582,111	20,042,319	18,536,702	32,075,183	35,962,148	14,649,737	58.9
21.1 Private passenger auto physical damage	23,613,525	20,498,751	23,613,525	20,498,751	3,677,222	2,256,507	21,919,466	76.8
21.2 Commercial auto physical damage	6,800,071	6,221,864	6,800,071	6,221,864	1,832,625	1,138,559	6,915,930	78.0
22. Aircraft (all perils)	0	0	0	0	47	47	0	0.0
23. Fidelity	4,252	15,610	4,252	15,610	70,775	58,730	27,655	15.8
24. Surety	0	(31,712)	0	(31,712)	1,330,450	720,645	578,093	5.7
26. Burglary and theft	0	863	0	863	4,437	876	4,424	19.8
27. Boiler and machinery	231,929	2,776	231,929	2,776	0	0	2,776	(8,411.7)
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	9,272,272	0	9,272,272	14,867,474	16,795,883	7,343,863	68.1
32. Reinsurance - nonproportional assumed liability	XXX	18,526	0	18,526	2,514,222	615,828	1,916,920	60.0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	1,094,792	895,573	199,219	25.7
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	193,481,094	159,452,718	193,555,603	159,378,209	201,738,543	184,380,249	176,736,503	65.8
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 2022 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 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	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	340,497	201,741	340,497	201,741	51,628	270,489	51,628	472,230	61,096
2.1 Allied lines	3,800	1,719,629	3,800	1,719,629	130,025	827,234	130,025	2,546,863	212,978
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	1,133,747	2,017,246	1,133,747	2,017,246	1,248,078	1,900,393	1,248,078	3,917,639	349,004
4. Homeowners multiple peril	6,723,026	5,358,013	6,723,026	5,358,013	10,640,981	6,248,774	10,640,981	11,606,787	1,370,395
5.1 Commercial multiple peril (non-liability portion)	6,913,966	6,386,492	6,913,966	6,386,492	17,002,683	9,137,272	17,002,683	15,523,764	2,065,632
5.2 Commercial multiple peril (liability portion)	15,767,466	16,199,641	15,767,466	16,199,641	24,662,110	22,687,017	24,662,110	38,886,658	21,100,295
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	195,625	200,861	195,625	200,861	341,428	370,039	341,428	570,900	80,166
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	39,525	0	39,525	8,252
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a) 0	0
13.2 Comprehensive (hospital and medical) group	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
15.1 Vision only	0	0	0	0	0	0	0	(a) 0	0
15.2 Dental only	0	0	0	0	0	0	0	(a) 0	0
15.3 Disability income	0	0	0	0	0	0	0	(a) 0	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a) 0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a) 0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a) 0	0
15.7 Long-term care	0	0	0	0	0	0	0	(a) 0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a) 0	0
15.9 Other health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	8,806,236	7,381,445	8,849,235	7,338,446	6,367,316	4,848,937	6,380,176	12,174,523	2,735,545
17.1 Other liability - occurrence	9,606,817	9,670,881	9,702,259	9,575,439	30,320,007	20,794,991	30,320,007	30,370,430	7,467,794
17.2 Other liability - claims-made	77,500	8,450	77,500	8,450	0	3,082,388	0	3,090,838	315,580
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	6,000	482,808	6,000	482,808	55,589	961,468	55,589	1,444,276	603,181
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	171,658	1,844,171	171,658	1,844,171	683,389	2,063,553	683,389	3,907,724	2,373,365
19.2 Other private passenger auto liability	14,447,031	11,070,953	14,447,031	11,070,953	12,742,593	8,332,027	12,742,593	19,402,980	3,907,421
19.3 Commercial auto no-fault (personal injury protection)	22,347	86,130	22,347	86,130	351,151	230,049	351,151	316,179	104,903
19.4 Other commercial auto liability	14,893,262	14,471,128	14,922,252	14,442,138	18,067,581	17,669,346	18,103,882	32,075,183	6,246,377
21.1 Private passenger auto physical damage	1,521,327	1,370,676	1,521,327	1,370,676	3,090,775	2,306,546	3,090,775	3,677,222	390,327
21.2 Commercial auto physical damage	721,633	681,137	721,633	681,137	1,081,456	1,151,488	1,081,456	1,832,625	258,514
22. Aircraft (all perils)	0	47	0	47	0	0	0	47	0
23. Fidelity	2,500	15,438	2,500	15,438	72,464	55,337	72,464	70,775	14,841
24. Surety	0	(564,444)	0	(564,444)	2,211	1,894,894	2,211	1,330,450	574,738
26. Burglary and theft	0	3,429	0	3,429	867	1,008	867	4,437	445
27. Boiler and machinery	8,945	0	8,945	0	58,872	0	58,872	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	3,219,434	0	3,219,434	XXX	11,648,040	0	14,867,474	187
32. Reinsurance - nonproportional assumed liability	XXX	43,472	0	43,472	XXX	2,470,750	0	2,514,222	512
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	1,094,792	0	1,094,792	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	81,363,383	81,868,778	81,530,814	81,701,347	126,971,204	120,086,357	127,020,365	201,738,543	50,241,548
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 reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	10,765,916	0	0	10,765,916
1.2 Reinsurance assumed	11,196,074	0	0	11,196,074
1.3 Reinsurance ceded	10,794,743	0	0	10,794,743
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	11,167,247	0	0	11,167,247
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	39,119,094	0	39,119,094
2.2 Reinsurance assumed, excluding contingent	0	41,160,413	0	41,160,413
2.3 Reinsurance ceded, excluding contingent	0	39,152,309	0	39,152,309
2.4 Contingent - direct	0	6,009,707	0	6,009,707
2.5 Contingent - reinsurance assumed	0	6,407,068	0	6,407,068
2.6 Contingent - reinsurance ceded	0	6,009,707	0	6,009,707
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	47,534,266	0	47,534,266
3. Allowances to managers and agents	0	162,854	0	162,854
4. Advertising	0	183,630	0	183,630
5. Boards, bureaus and associations	425,711	1,175,522	0	1,601,233
6. Surveys and underwriting reports	0	1,466,644	0	1,466,644
7. Audit of assureds' records	0	85,497	0	85,497
8. Salary and related items:				
8.1 Salaries	8,638,058	21,331,149	489,012	30,458,219
8.2 Payroll taxes	593,013	1,361,303	28,669	1,982,985
9. Employee relations and welfare	1,004,455	2,467,211	76,372	3,548,038
10. Insurance	701	452,446	3	453,150
11. Directors' fees	66,933	119,668	2,028	188,629
12. Travel and travel items	334,473	850,755	15,549	1,200,777
13. Rent and rent items	413,595	1,646,639	22,606	2,082,840
14. Equipment	159,130	362,734	5,346	527,210
15. Cost or depreciation of EDP equipment and software	43,628	2,868,519	1,549	2,913,696
16. Printing and stationery	35,229	231,054	2,395	268,678
17. Postage, telephone and telegraph, exchange and express	109,044	1,117,920	13,167	1,240,131
18. Legal and auditing	237,083	1,399,845	82,835	1,719,763
19. Totals (Lines 3 to 18)	12,061,053	37,283,390	739,531	50,083,974
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	4,808	5,109,671	0	5,109,671
20.2 Insurance department licenses and fees	0	464,001	0	464,001
20.3 Gross guaranty association assessments	0	8,511	0	8,511
20.4 All other (excluding federal and foreign income and real estate)	0	123,998	0	123,998
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	5,706,181	0	5,706,181
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	1,811,420	6,632,838	106,880	8,551,138
25. Total expenses incurred	25,039,720	97,156,675	846,411	123,042,806
26. Less unpaid expenses - current year	50,241,547	35,736,035	644,008	86,621,590
27. Add unpaid expenses - prior year	50,850,707	32,706,532	689,064	84,246,303
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)	25,648,880	94,127,172	891,467	120,667,519
DETAILS OF WRITE-INS				
2401. Electronic data processing service	1,811,420	6,621,324	106,880	8,539,624
2402. Donations	0	11,514	0	11,514
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)	1,811,420	6,632,838	106,880	8,551,138

(a) Includes management fees of \$ 8,186,914 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 2,055,100	2,081,582
1.1	Bonds exempt from U.S. tax	(a) 1,507,194	1,526,660
1.2	Other bonds (unaffiliated)	(a) 14,540,984	14,524,751
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)	4,032,326	4,021,768
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) 82,437	82,437
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	60,160	60,160
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	22,278,201	22,297,358
11.	Investment expenses		(g) 846,411
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)		846,411
17.	Net investment income (Line 10 minus Line 16)		21,450,947
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 \$ 260,291 accrual of discount less \$ 4,292,328 amortization of premium and less \$ 315,960 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	455,842	0	455,842	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)	8,150,424	0	8,150,424	(26,822,336)	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	69,120	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	8,606,266	0	8,606,266	(26,753,216)	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 2022 OF THE Westfield National Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	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	2,418,087	1,706,038	(712,049)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	22,222	8,377	(13,845)
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)	2,440,309	1,714,415	(725,894)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	2,440,309	1,714,415	(725,894)
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 #	12/31/2022	12/31/2021
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (493,371)	\$ 17,866,647
(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	\$ (493,371)	\$ 17,866,647
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 374,154,189	\$ 394,101,278
(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	\$ 374,154,189	\$ 394,101,278

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

Not applicable

NOTE 3 Business Combinations and Goodwill

Not applicable

NOTE 4 Discontinued Operations

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 5 Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
The Company does not invest in mortgage loans. No mezzanine real estate loans are held.
- B. Debt Restructuring
The Company is not a creditor for any loans that have been restructured.
- C. Reverse Mortgages
Not applicable
- D. Loan-Backed Securities
 - (1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.
 - (2-3) No other-than-temporary impairments have been recognized on loan-backed securities.
 - (4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2022 are summarized below:
 - a) The aggregate amount of unrealized losses:
 - 1. Less than 12 Months \$ (3,377,946)
 - 2. 12 Months or Longer \$ (9,689,550)
 - b) The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 Months \$ 31,885,488
 - 2. 12 Months or Longer \$ 26,799,001
 - (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						
	Current Year					6	7
	1	2	3	4	5		
	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	\$ 4,995,687	\$ -	\$ -	\$ -	\$ 4,995,687	\$ 5,085,403	\$ (89,716)
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 (Sum of a through n)	\$ 4,995,687	\$ -	\$ -	\$ -	\$ 4,995,687	\$ 5,085,403	\$ (89,716)

(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	\$ -	\$ 4,995,687	0.605%	0.606%
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 (Sum of a through n)	\$ -	\$ 4,995,687	0.605%	0.606%

(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 applicable

N. Offsetting and Netting of Assets and Liabilities
Not applicable

O. 5GI Securities
Not applicable

P. Short Sales
Not applicable

Q. Prepayment Penalty and Acceleration Fees
Not applicable

R. Reporting Entity's Share of Cash Pool by Asset Type
Not applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies
Not applicable

NOTE 7 Investment Income
Not applicable

NOTE 8 Derivative Instruments
Not applicable

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			12/31/2021			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	\$ 13,062,728	\$ 2,604,448	\$ 15,667,176	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 1,290,266	\$ 91,402	\$ 1,381,668
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 13,062,728	\$ 2,604,448	\$ 15,667,176	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 1,290,266	\$ 91,402	\$ 1,381,668
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 13,062,728	\$ 2,604,448	\$ 15,667,176	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 1,290,266	\$ 91,402	\$ 1,381,668
(f) Deferred Tax Liabilities	\$ 3,230,033	\$ 18,776,661	\$ 22,006,694	\$ 2,775,346	\$ 24,375,072	\$ 27,150,418	\$ 454,687	\$ (5,598,411)	\$ (5,143,724)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 9,832,695	\$ (16,172,213)	\$ (6,339,518)	\$ 8,997,116	\$ (21,862,026)	\$ (12,864,910)	\$ 835,579	\$ 5,689,813	\$ 6,525,392

2.

	As of End of Current Period	12/31/2021	Change
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NOTES TO FINANCIAL STATEMENTS

	(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
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 871,708	\$ 604,456	\$ 1,476,164	\$ 2,582,602	\$ 461,505	\$ 3,044,107	\$ (1,710,894)	\$ 142,951	\$ (1,567,943)
(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)	\$ 7,681,668	\$ -	\$ 7,681,668	\$ 6,337,721	\$ -	\$ 6,337,721	\$ 1,343,947	\$ -	\$ 1,343,947
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 7,681,668	\$ -	\$ 7,681,668	\$ 6,337,721	\$ -	\$ 6,337,721	\$ 1,343,947	\$ -	\$ 1,343,947
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 56,123,128	XXX	XXX	\$ 59,115,454	XXX	XXX	\$ (2,992,326)
(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.	\$ 4,509,352	\$ 1,999,992	\$ 6,509,344	\$ 2,852,139	\$ 2,051,541	\$ 4,903,680	\$ 1,657,213	\$ (51,549)	\$ 1,605,664
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 13,062,728	\$ 2,604,448	\$ 15,667,176	\$ 11,772,462	\$ 2,513,046	\$ 14,285,508	\$ 1,290,266	\$ 91,402	\$ 1,381,668

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1070.064%	1127.638%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 374,154,189	\$ 394,101,278

4.

	As of End of Current Period		12/31/2021		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)	\$ 13,062,728	\$ 2,604,448	\$ 11,772,462	\$ 2,513,046	\$ 1,290,266	\$ 91,402
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)	\$ 13,062,728	\$ 2,604,448	\$ 11,772,462	\$ 2,513,046	\$ 1,290,266	\$ 91,402
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

- 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.
- The cumulative amount of each type of temporary difference is: Not Applicable
- 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
- 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) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 150,926	\$ 3,362,949	\$ (3,212,023)
(b) Foreign	\$ 7,246	\$ 67,181	\$ (59,935)
(c) Subtotal (1a+1b)	\$ 158,172	\$ 3,430,130	\$ (3,271,958)
(d) Federal income tax on net capital gains	\$ (1,807,316)	\$ (2,491,241)	\$ 683,925
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ (31,694)	\$ 424,679	\$ (456,373)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (1,680,838)	\$ 1,363,568	\$ (3,044,406)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 3,399,595	\$ 3,401,275	\$ (1,680)
(2) Unearned premium reserve	\$ 6,417,777	\$ 5,472,181	\$ 945,596
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ 38,510	\$ 38,510	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ 123,046	\$ 123,046	\$ -

NOTES TO FINANCIAL STATEMENTS

(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ 1,652,596	\$ 1,520,339	\$ 132,257
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 1,431,204	\$ 1,217,111	\$ 214,093
(99) Subtotal (sum of 2a1 through 2a13)	\$ 13,062,728	\$ 11,772,462	\$ 1,290,266
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 13,062,728	\$ 11,772,462	\$ 1,290,266
(e) Capital:			
(1) Investments	\$ 2,222,213	\$ 2,279,490	\$ (57,277)
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 382,235	\$ 233,556	\$ 148,679
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 2,604,448	\$ 2,513,046	\$ 91,402
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 2,604,448	\$ 2,513,046	\$ 91,402
(i) Admitted deferred tax assets (2d + 2h)	\$ 15,667,176	\$ 14,285,508	\$ 1,381,668
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 14,618	\$ 16,835	\$ (2,217)
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ 2,760,965	\$ 2,154,751	\$ 606,214
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ 454,450	\$ 603,760	\$ (149,310)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 3,230,033	\$ 2,775,346	\$ 454,687
(b) Capital:			
(1) Investments	\$ 2,486,265	\$ 2,466,501	\$ 19,764
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ 16,290,396	\$ 21,908,571	\$ (5,618,175)
(99) Subtotal (3b1+3b2+3b3)	\$ 18,776,661	\$ 24,375,072	\$ (5,598,411)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 22,006,694	\$ 27,150,418	\$ (5,143,724)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (6,339,518)	\$ (12,864,910)	\$ 6,525,392

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	\$ (77,048)	21.00%
Change in Non-Admitted Assets	\$ -	0.00%
Proration of tax exempt investment income	\$ 180,669	-49.20%
Tax exempt income deduction	\$ (364,459)	99.30%
Dividends received deduction	\$ (358,217)	97.60%
Disallowed travel and entertainment	\$ 95,805	-26.10%
Other permanent differences	\$ 18,828	-5.10%
Temporary Differences:		
Total ordinary DTA's	\$ 1,288,894	-351.30%
Total ordinary DTL's	\$ (454,335)	123.80%
Total capital DTA's	\$ 18,869	-5.10%
Total capital DTL's	\$ (93,333)	25.40%
Other:		
Statutory valuation allowance	\$ -	0.00%
Accrual adjustment - prior year	\$ (31,694)	8.60%
Other	\$ -	0.00%
Totals	\$ 223,979	-61.00%
Federal and foreign income taxes incurred	\$ (1,680,838)	458.10%
Realized capital gains (losses) tax	\$ 1,807,316	-492.60%
Change in net deferred income taxes	\$ (760,095)	207.20%
Total statutory income taxes	\$ (633,617)	172.70%

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	\$ -	N/A	N/A
R&D Credit Carryforward	\$ -	N/A	N/A
Foreign Tax Credit Carryforward	\$ -	N/A	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
12/31/2022	\$ 1,807,316
12/31/2021	\$ 3,362,949
12/31/2020	\$ 1,259,112

NOTES TO FINANCIAL STATEMENTS

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.
 Westfield Bank, FSB
 Westfield Specialty, Inc.

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:

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

G. Federal or Foreign Federal Income Tax Loss Contingencies:

None

H. Repatriation Transition Tax (RTT)

RTT owed under the TCJA

- 1a Has the entity fully remitted the RTT? Yes

- 1b If yes, list the amount of the RTT paid \$ -

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)	\$ -
(6) Reduction for Sequestration	\$ -
(7) Nonadmitted by Reporting Entity	\$ -
(8) Reporting Entity Ending Balance (8=5-6-7)	\$ -

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 June 28, 2022, the Company received \$1,500,000 of capital 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 the Company at 12/31/2022 and 12/31/2021 respectively were:

	12/31/2022	12/31/2021
Ohio Farmers Insurance Company	\$ 2,320,441	\$ 2,296,091
Affiliated Receivable	\$ 2,320,441	\$ 2,296,091

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

The Company is a party to the following agreements with affiliates:

- Intercompany Quota Share Reinsurance (Pooling) Agreement
- Intercompany Tax Allocation Agreement
- Management Services Agreement

NOTES TO FINANCIAL STATEMENTS

4. Cash Management Agreement
- 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

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

- A. Defined Benefit Plan
Not applicable
- B. Investment Policies and Strategies
Not applicable
- C. Fair Value of Each Class of Plan Assets
Not applicable
- D. Basis Used to Determine Expected Long-Term Rate-of-Return
Not applicable
- 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.
- 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 \$789,392 and \$731,731 for 2022 and 2021, respectively.
- At December 31, 2022, the total fair market value of the defined contribution plan assets was \$407,887,061, 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)
Not applicable

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 \$ 74,103,912
- K. Surplus Notes
Not applicable
- L.-M. Quasi-Reorganizations
Not applicable

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not applicable

NOTES TO FINANCIAL STATEMENTS

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 2022 that will have a retrospective premium-based guaranty fund assessment cost.

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 \$ 7,608

b. Decreases current year:

Premium tax offsets expired \$ 3,256

c. Increases current year:

Premium tax offsets added \$ 456

d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 4,808

(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

(1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits

Direct
\$ -

(2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period

0-25 Claims

(3) Indicate whether claim count information is disclosed per claim or per claimant

Per Claim

E. Product Warranties

Not applicable

F. Joint and Several Liabilities

Not applicable

G. All Other Contingencies

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

At December 31, 2022 and 2021, the Company had admitted assets of \$98,220,021 and \$83,992,063, 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.

NOTES TO FINANCIAL STATEMENTS

(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					
CS - Industrial and Miscellaneous - Unaffiliated Publicly Traded	\$ 132,500,393	\$ -	\$ -	\$ -	\$ 132,500,393
CS - Exchange Traded Funds	\$ 6,469,840	\$ -	\$ -	\$ -	\$ 6,469,840
CE - Money Market Mutual Funds	\$ -	\$ 10,935,422	\$ -	\$ -	\$ 10,935,422
OIA - Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 771,840	\$ -	\$ -	\$ -	\$ 771,840
Total assets at fair value/NAV	\$ 139,742,073	\$ 10,935,422	\$ -	\$ -	\$ 150,677,495

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, 2022, 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, 2022.

(4) As of December 31, 2022, 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, 2022, the Company had no holdings classified as either a derivative asset or liability.

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

C. Fair Value Level

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

Investment Securities - Fair values for bonds, 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	\$ 509,990,557	\$ 565,623,065	\$ 64,174,211	\$ 445,816,346	\$ -	\$ -	\$ -
Common stocks	\$ 138,970,233	\$ 138,970,233	\$ 138,970,233	\$ -	\$ -	\$ -	\$ -
Cash equivalents	\$ 10,935,422	\$ 10,935,422	\$ -	\$ 10,935,422	\$ -	\$ -	\$ -
Other invested assets	\$ 771,840	\$ 771,840	\$ 771,840	\$ -	\$ -	\$ -	\$ -

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 2022.

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.

NOTES TO FINANCIAL STATEMENTS

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) Not applicable

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, 2023 for the statutory statements issued as of December 31, 2022. 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
228	34-0438190	Ohio Farmers Insurance Company	\$ 383,878,272

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	\$ 383,878,272
Total			\$ 383,878,272

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	\$ 147,406,376	\$ 20,822,260	\$ 137,074,646	\$ 18,871,991	\$ 10,331,730	\$ 1,950,269
b. All Other	\$ 43,853	\$ 11,267	\$ 1,870,454	\$ 139,824	\$ (1,826,601)	\$ (128,557)
c. Total (a+b)	\$ 147,450,229	\$ 20,833,527	\$ 138,945,100	\$ 19,011,815	\$ 8,505,129	\$ 1,821,712

d. Direct Unearned Premium Reserve

\$ 138,901,247

(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	\$ -	\$ -	\$ 168,522	\$ (168,522)
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL (a+b+c)	\$ -	\$ -	\$ 168,522	\$ (168,522)

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

NOTES TO FINANCIAL STATEMENTS

- 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, 2021 were \$235.2 million. In calendar year 2022, \$86.2 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 \$134.8 million. Therefore, there has been a \$14.2 million favorable prior-year development from December 31, 2021 to December 31, 2022. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: Commercial Multi Peril, Reinsurance A - Property, Auto Physical Damage 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:

<u>Company</u>	<u>NAIC Number</u>	<u>Percent</u>
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%
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 the Company at 12/31/2022 and 12/31/2021 respectively were:

	<u>12/31/2022</u>	<u>12/31/2021</u>
Ohio Farmers Insurance Company*	\$ 2,320,441	\$ 2,296,091
Affiliated Receivable	\$ 2,320,441	\$ 2,296,091

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

NOTE 27 Structured Settlements

- A. Reserves No Longer Carried

	<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
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, 2022	\$ 1,256,468	\$ 1,256,468

- 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 12/31/2022

NOTES TO FINANCIAL STATEMENTS

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

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 3,238,794	\$ 3,329,646	\$ 3,072,530	\$ 2,787,592	\$ 2,386,931
b. Incurred losses and loss adjustment expense:	\$ 390,000	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 299,148	\$ 257,116	\$ 284,938	\$ 400,661	\$ 398,924
d. Ending reserves (a+b-c):	\$ 3,329,646	\$ 3,072,530	\$ 2,787,592	\$ 2,386,931	\$ 1,988,007

(2) Assumed Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 3,238,794	\$ 3,329,646	\$ 3,072,530	\$ 2,787,592	\$ 2,386,931
b. Incurred losses and loss adjustment expense:	\$ 390,000	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 299,148	\$ 257,116	\$ 284,938	\$ 400,661	\$ 398,924
d. Ending reserves (a+b-c):	\$ 3,329,646	\$ 3,072,530	\$ 2,787,592	\$ 2,386,931	\$ 1,988,007

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

(1) Direct Basis:	\$ 1,367,277
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 1,367,277

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

(1) Direct Basis:	\$ 386,210
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 386,210

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

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 1,366,317	\$ 952,320	\$ 946,442	\$ 943,099	\$ 933,989
b. Incurred losses and loss adjustment expense:	\$ (390,000)	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 23,997	\$ 5,878	\$ 3,343	\$ 9,110	\$ 46,766
d. Ending reserves (a+b-c):	\$ 952,320	\$ 946,442	\$ 943,099	\$ 933,989	\$ 887,223

(2) Assumed Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 1,366,316	\$ 952,320	\$ 946,442	\$ 943,099	\$ 933,989
b. Incurred losses and loss adjustment expense:	\$ (390,000)	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 23,996	\$ 5,878	\$ 3,343	\$ 9,110	\$ 46,766
d. Ending reserves (a+b-c):	\$ 952,320	\$ 946,442	\$ 943,099	\$ 933,989	\$ 887,223

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

(1) Direct Basis:	\$ 632,725
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 632,725

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

(1) Direct Basis:	\$ 550,662
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 550,662

NOTE 34 Subscriber Savings Accounts

Not applicable

NOTE 35 Multiple Peril Crop Insurance

Not applicable

NOTE 36 Financial Guaranty Insurance

Not applicable

GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? 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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2022 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 depository institution holding company? 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?
Rachel Dolsky, FCAS, MAAA - KPMG LLP, 1601 Market Street, Philadelphia, PA 19103-2499
- 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).

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 [X] No []
- 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
122016066	City National Bank	Claim citing non-fulfillment of obligation	2,754,800
243073852	First National Bank of Pennsylvania	Claim citing non-fulfillment of obligation	850,000
051402149	Southern Bank and Trust Company	Claim citing non-fulfillment of obligation	1,500,000

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at 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:\$ 2,320,441
- 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 2022 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, 2022.
- 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 \$ 4,995,687
- 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

- 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: Yes [] No []
- 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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

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	I.....
Krishna Patel	I.....
Scott Richter	I.....
Richard Nash	I.....
Chris Giampietro	I.....

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	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	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
30.2999 - Total		0

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

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

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	565,623,065	509,990,557	(55,632,508)
31.2 Preferred stocks	0	0	0
31.3 Totals	565,623,065	509,990,557	(55,632,508)

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]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,617,024

40.2 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	2
Name	Amount Paid
INSURANCE SERVICES OFFICES INC.	881,294

41.1 Amount of payments for legal expenses, if any? \$ 1,316,997

41.2 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	2
Name	Amount Paid
FOX ROTHSCHILD LLP	555,748
SIDLEY AUSTIN LLP	643,014

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 56,552

42.2 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	2
Name	Amount Paid
AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION	26,748

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	0
2.2 Premium Denominator	268,636,320	240,027,715
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	399,386,462	360,123,161
2.6 Reserve Ratio (2.4/2.5)	0.000	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	\$	1,163,732
3.22 Non-participating policies	\$	289,737,650

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 (92.5% of \$15M x \$25M and 92.5% of \$30M x \$40M). These two contracts total \$63.6M 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 \$346M. This is based on AIR Touchstone v9.0 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 uninsured catastrophic loss.
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [X] No []
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: 1
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [X] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 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 reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

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 From0.0 %
- 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:
.....

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 2022 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 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	191,353,572	180,184,334	179,186,280	188,346,470	201,709,876
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	112,624,539	109,453,112	112,276,576	118,305,975	123,757,721
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	249,056,107	239,038,897	231,812,615	238,439,707	239,113,748
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	13,041,136	11,415,136	10,694,516	10,756,265	10,016,889
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	16,105,792	14,452,801	8,889,949	7,587,604	6,345,098
6. Total (Line 35)	582,181,146	554,544,280	542,859,936	563,436,021	580,943,332
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	96,026,811	78,448,961	74,497,836	76,757,216	81,488,618
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	56,053,535	48,551,449	47,223,956	48,274,119	49,490,586
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	111,646,273	98,625,159	92,591,751	92,497,644	92,445,901
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	11,318,075	9,610,291	9,396,649	9,357,796	8,643,040
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	16,105,792	14,452,801	8,889,949	7,587,604	6,345,098
12. Total (Line 35)	291,150,486	249,688,661	232,600,141	234,474,379	238,413,243
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(30,296,577)	(11,322,782)	739,310	(13,610,430)	(18,597,758)
14. Net investment gain (loss) (Line 11)	28,249,897	30,323,084	23,812,078	21,627,269	24,739,746
15. Total other income (Line 15)	140,834	445,009	499,635	686,386	516,410
16. Dividends to policyholders (Line 17)	268,363	215,096	3,980,239	530,447	630,843
17. Federal and foreign income taxes incurred (Line 19)	(1,680,838)	1,363,568	2,223,076	(75,851)	(1,388,876)
18. Net income (Line 20)	(493,371)	17,866,647	18,847,708	8,248,629	7,416,431
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	823,825,190	802,431,182	743,192,808	714,763,148	683,559,379
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	20,747,886	13,486,248	12,788,966	11,052,644	11,894,879
20.2 Deferred and not yet due (Line 15.2)	77,472,135	70,505,815	65,656,554	65,820,937	68,452,539
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	449,671,001	408,329,904	380,727,109	377,507,320	377,765,901
22. Losses (Page 3, Line 1)	201,738,541	184,380,248	172,044,627	174,832,262	177,191,233
23. Loss adjustment expenses (Page 3, Line 3)	50,241,547	50,850,707	52,177,127	52,342,878	52,425,470
24. Unearned premiums (Page 3, Line 9)	147,406,376	124,892,206	115,231,260	114,895,509	117,536,895
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)	374,154,189	394,101,278	362,465,699	337,255,828	305,793,478
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	27,224,119	29,643,987	17,273,160	7,329,886	11,945,779
Risk-Based Capital Analysis					
28. Total adjusted capital	374,154,189	394,101,278	362,465,699	337,255,828	305,793,478
29. Authorized control level risk-based capital	34,965,582	34,949,275	32,127,978	33,808,392	32,161,881
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)	79.0	74.4	73.2	71.7	75.4
31. Stocks (Lines 2.1 & 2.2)	19.4	24.6	25.8	26.6	22.7
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)	1.5	0.9	0.8	1.0	0.8
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	0.1	0.8	1.1
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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(21,135,040)	13,755,662	6,360,744	23,715,170	(18,023,465)
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	(19,947,089)	31,635,579	25,209,871	31,462,350	(11,431,027)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	120,614,662	105,327,889	100,927,852	125,094,620	130,075,087
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	65,021,625	56,660,534	47,365,969	59,135,955	60,439,623
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	158,018,577	123,663,496	143,486,939	132,298,901	115,206,415
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(11,850)	(114,937)	653,709	857,932	1,054,456
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	9,290,798	6,419,445	3,549,726	6,854,982	8,324,387
59. Total (Line 35)	352,933,812	291,956,427	295,984,195	324,242,390	315,099,968
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	48,908,747	44,781,226	44,961,795	57,530,206	59,626,345
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	31,406,109	24,356,374	20,644,319	24,869,231	25,745,121
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	69,788,657	50,296,447	59,040,710	53,204,245	45,834,343
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(16,102)	(139,132)	576,520	770,038	946,449
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	9,290,798	6,419,445	3,549,726	6,854,982	8,324,387
65. Total (Line 35)	159,378,209	125,714,360	128,773,070	143,228,702	140,476,645
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)	65.8	57.5	54.2	59.4	58.1
68. Loss expenses incurred (Line 3)	9.3	9.9	11.1	11.4	13.0
69. Other underwriting expenses incurred (Line 4)	36.2	37.3	34.3	34.9	36.6
70. Net underwriting gain (loss) (Line 8)	(11.3)	(4.7)	0.3	(5.7)	(7.8)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	33.3	35.7	34.1	35.1	36.5
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	75.1	67.4	65.3	70.8	71.1
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)	77.8	63.4	64.2	69.5	78.0
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(14,509)	(10,366)	(9,859)	(5,367)	(5,644)
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)	(3.7)	(2.9)	(2.9)	(1.8)	(1.8)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(19,489)	(18,551)	(12,095)	(11,192)	(1,814)
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)	(5.4)	(5.5)	(4.0)	(3.5)	(0.6)

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

ANNUAL STATEMENT FOR THE YEAR 2022 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	2,119	190	362	2	420	0	88	2,709	XXX
2. 2013.....	224,943	12,038	212,906	112,798	6,165	8,607	749	14,530	7	4,622	129,015	XXX
3. 2014.....	232,787	12,698	220,089	126,342	6,593	9,063	401	16,467	5	5,415	144,873	XXX
4. 2015.....	240,087	13,002	227,084	120,513	6,163	8,551	625	18,497	14	4,707	140,760	XXX
5. 2016.....	245,299	13,035	232,265	123,656	6,397	8,357	872	17,897	5	5,163	142,636	XXX
6. 2017.....	252,041	13,489	238,552	134,601	2,660	7,943	146	20,748	1	5,634	160,485	XXX
7. 2018.....	253,018	13,922	239,096	134,266	3,491	7,385	115	19,282	1	6,847	157,326	XXX
8. 2019.....	250,681	13,565	237,116	126,016	3,296	5,743	176	18,094	2	6,763	146,379	XXX
9. 2020.....	245,689	13,425	232,264	115,443	5,050	3,003	112	15,850	5	5,259	129,128	XXX
10. 2021.....	254,925	14,897	240,028	108,502	3,833	1,506	54	15,022	2	7,064	121,140	XXX
11. 2022	296,281	27,644	268,636	87,494	1,405	525	26	12,293	5	4,681	98,874	XXX
12. Totals	XXX	XXX	XXX	1,191,750	45,243	61,043	3,278	169,099	47	56,243	1,373,324	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		Unpaid				
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	8,779	3,598	2,971	69	0	0	2,183	3	992	0	0	11,254	XXX
2. 2013.....	1,061	441	833	89	0	0	502	7	154	0	0	2,014	XXX
3. 2014.....	1,036	94	1,242	89	0	0	743	7	210	0	0	3,041	XXX
4. 2015.....	1,279	297	1,554	95	0	0	892	7	215	0	0	3,541	XXX
5. 2016.....	2,086	140	1,804	126	0	0	1,096	9	402	0	0	5,113	XXX
6. 2017.....	3,269	98	2,491	314	0	0	1,584	22	690	0	0	7,600	XXX
7. 2018.....	6,699	1,589	4,281	475	0	0	2,535	52	1,258	0	0	12,658	XXX
8. 2019.....	8,262	1,798	7,133	598	0	0	3,650	45	1,289	0	0	17,894	XXX
9. 2020.....	9,732	619	10,809	969	0	0	4,636	84	1,686	0	0	25,192	XXX
10. 2021.....	19,037	1,710	20,841	1,656	1	0	7,028	128	3,086	0	0	46,499	XXX
11. 2022	33,024	2,178	79,498	8,941	5	0	10,840	401	5,328	0	0	117,175	XXX
12. Totals	94,265	12,563	133,457	13,420	6	0	35,689	763	15,309	0	0	251,980	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,083	3,171
2. 2013.....	138,486	7,456	131,029	61.6	61.9	61.5	0	0	13.0	1,365	650
3. 2014.....	155,103	7,189	147,914	66.6	56.6	67.2	0	0	13.0	2,095	946
4. 2015.....	151,501	7,200	144,301	63.1	55.4	63.5	0	0	13.0	2,441	1,101
5. 2016.....	155,298	7,549	147,749	63.3	57.9	63.6	0	0	13.0	3,625	1,489
6. 2017.....	171,326	3,242	168,084	68.0	24.0	70.5	0	0	13.0	5,347	2,252
7. 2018.....	175,706	5,723	169,983	69.4	41.1	71.1	0	0	13.0	8,916	3,742
8. 2019.....	170,187	5,915	164,272	67.9	43.6	69.3	0	0	13.0	13,000	4,894
9. 2020.....	161,159	6,839	154,320	65.6	50.9	66.4	0	0	13.0	18,954	6,238
10. 2021.....	175,022	7,383	167,639	68.7	49.6	69.8	0	0	13.0	36,512	9,987
11. 2022	229,006	12,957	216,049	77.3	46.9	80.4	0	0	13.0	101,403	15,772
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	201,739	50,242

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 2022 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	113,503	108,242	103,951	101,511	101,795	100,245	99,534	98,925	98,425	98,212	(214)	(714)
2. 2013.....	125,299	119,282	119,274	118,259	118,515	117,563	117,016	116,782	116,443	116,352	(91)	(430)
3. 2014.....	XXX	134,945	131,929	131,347	132,572	131,968	131,438	131,585	131,287	131,242	(45)	(343)
4. 2015.....	XXX	XXX	129,954	126,011	126,400	127,067	126,749	125,878	125,928	125,602	(326)	(276)
5. 2016.....	XXX	XXX	XXX	135,617	134,198	134,087	132,583	130,968	129,777	129,455	(322)	(1,513)
6. 2017.....	XXX	XXX	XXX	XXX	155,567	152,472	150,533	148,159	147,198	146,647	(551)	(1,512)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	154,146	154,328	153,157	150,401	149,444	(957)	(3,713)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	153,459	150,328	147,632	144,893	(2,739)	(5,435)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142,343	140,669	136,789	(3,880)	(5,555)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,919	149,534	(5,386)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198,434	XXX	XXX
12. Totals											(14,509)	(19,489)

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	12 Number of
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000	34,374	54,825	65,682	72,886	77,754	81,162	83,387	85,660	87,949	XXX	XXX
2. 2013.....	56,642	81,232	93,104	102,699	108,743	112,125	113,465	113,992	114,211	114,492	XXX	XXX
3. 2014.....	XXX	66,628	90,662	104,161	117,118	122,735	125,274	126,110	127,937	128,411	XXX	XXX
4. 2015.....	XXX	XXX	59,264	83,763	98,895	110,849	117,469	119,399	121,119	122,276	XXX	XXX
5. 2016.....	XXX	XXX	XXX	58,607	87,342	105,077	115,464	120,304	122,616	124,744	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	66,285	103,836	121,473	130,088	135,124	139,738	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	68,344	106,323	121,477	130,894	138,045	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	71,757	103,728	118,256	128,288	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,814	100,736	113,283	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,420	106,121	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,587	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....	49,722	35,074	25,518	19,642	17,363	13,841	10,741	8,370	6,786	5,082
2. 2013.....	34,587	16,699	11,855	7,122	5,250	3,434	2,341	2,042	1,529	1,240
3. 2014.....	XXX	33,456	17,451	11,378	8,801	5,749	3,435	2,813	2,260	1,889
4. 2015.....	XXX	XXX	36,381	20,133	14,558	8,305	5,567	4,070	2,956	2,344
5. 2016.....	XXX	XXX	XXX	41,125	23,511	15,472	9,067	5,917	4,141	2,765
6. 2017.....	XXX	XXX	XXX	XXX	55,814	28,571	16,549	9,868	6,110	3,738
7. 2018.....	XXX	XXX	XXX	XXX	XXX	53,997	27,619	17,877	10,069	6,289
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	54,764	27,879	16,783	10,140
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,758	24,820	14,393
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,138	26,086
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,996

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	L	159,977	121,644	0	0	(5,245)	106,306	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	L	4,017,008	4,143,055	0	2,252,920	2,015,346	3,581,072	3,227	0
4. Arkansas	AR	L	1,397	12,698	0	0	(3,268)	9,834	0	0
5. California	CA	L	1,493,370	1,251,216	0	0	0	0	0	0
6. Colorado	CO	L	6,274,783	6,484,255	0	4,509,805	2,819,482	6,162,773	8,407	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	L	658,288	783,045	0	277,485	170,537	1,116,761	1,523	0
9. District of Columbia	DC	L	31,788	32,574	0	0	(3,600)	36,176	0	0
10. Florida	FL	L	0	0	0	(1,000)	(1,000)	0	0	0
11. Georgia	GA	L	4,410,974	5,380,548	0	3,467,953	1,509,466	5,038,388	5,354	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0
13. Idaho	ID	L	54,673	28,073	0	0	9,910	11,689	0	0
14. Illinois	IL	L	22,686,605	22,961,700	0	18,814,058	16,042,578	26,918,368	34,798	0
15. Indiana	IN	L	18,999,975	19,800,094	0	11,819,545	11,521,546	11,494,518	46,783	0
16. Iowa	IA	L	8,165,341	8,455,073	0	8,949,868	9,895,377	5,819,177	12,290	0
17. Kansas	KS	L	32,061	30,162	0	0	4,788	13,564	0	0
18. Kentucky	KY	L	13,585,895	14,060,636	0	11,295,949	11,632,083	13,535,574	24,687	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0
21. Maryland	MD	L	3,418,604	3,747,249	0	2,045,917	1,074,164	5,322,639	4,963	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	L	8,481,928	8,698,490	0	6,785,660	7,050,419	6,627,635	20,752	0
24. Minnesota	MN	L	12,894,051	12,297,798	8,040	12,510,789	13,253,410	8,210,664	14,634	0
25. Mississippi	MS	L	11,121	10,885	0	0	650	2,439	0	0
26. Missouri	MO	L	40,174	37,840	0	3,725	30,455	49,593	23	0
27. Montana	MT	L	(364)	1,503	0	0	(515)	844	0	0
28. Nebraska	NE	L	41,653	42,440	0	0	6,050	31,292	0	0
29. Nevada	NV	L	10,879	11,624	0	0	1,608	14,962	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0	0
32. New Mexico	NM	L	3,663,604	3,908,374	0	2,273,712	1,008,012	4,654,819	4,136	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	L	5,410,789	5,386,226	0	1,034,065	2,070,674	3,944,568	141	0
35. North Dakota	ND	L	2,534	2,273	0	0	1,130	2,410	0	0
36. Ohio	OH	L	133,944,041	136,107,407	0	74,135,046	75,199,940	61,947,816	408,427	0
37. Oklahoma	OK	L	29,174	28,548	0	0	4,727	17,044	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	12,515,262	12,640,073	0	5,996,887	4,941,706	12,129,721	38,846	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	L	4,159,470	4,298,526	0	2,974,749	8,555,040	10,025,621	4,864	0
42. South Dakota	SD	L	0	0	0	0	0	0	0	0
43. Tennessee	TN	L	15,050,262	16,029,794	0	19,026,360	13,257,019	9,824,522	30,602	0
44. Texas	TX	L	109,556	145,530	0	58,851	576,481	633,335	4	0
45. Utah	UT	L	4,409	6,551	0	0	(230)	4,980	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	L	1,784,489	1,869,672	0	684,541	596,611	1,863,342	2,081	0
48. Washington	WA	L	6,351	6,426	0	0	332	4,534	0	0
49. West Virginia	WV	L	6,633,717	7,460,157	0	3,264,431	3,265,236	7,137,445	15,513	0
50. Wisconsin	WI	L	2,089,968	1,910,598	260,323	1,299,779	717,532	2,031,442	973	0
51. Wyoming	WY	L	27,577	26,716	0	0	4,642	8,717	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX		290,901,382	298,219,473	268,363	193,481,094	187,223,095	208,334,587	683,028	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:

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

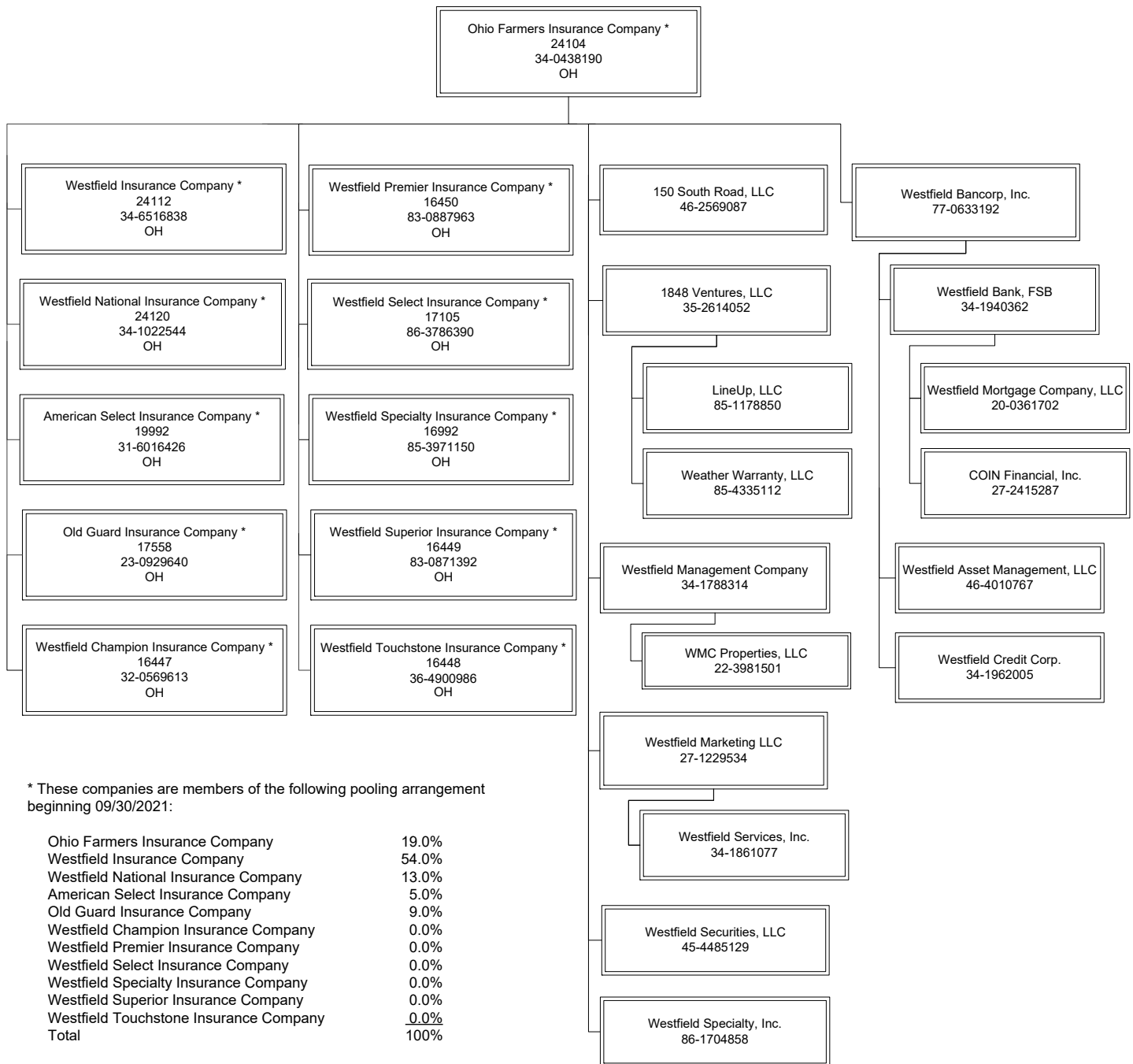
(b) Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured All Other Lines - Location of Risk

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Westfield National Insurance Company

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

PART 1 – ORGANIZATIONAL CHART



* These companies are members of the following pooling arrangement beginning 09/30/2021:

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

OVERFLOW PAGE FOR WRITE-INS

NONE