



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
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 Michelle Lynne Manzagol, 330-887-6099
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OFFICERS

President, CEO, and Board Chair Edward James Largent III Chief Administrative Officer and Secretary Kathleen Rose Golovan #
Chief Operating Officer and Treasurer Joseph Christian Kohmann Special Counsel Frank Anthony Carrino

OTHER

John Andrew Kuhn, President, Westfield Specialty Kristine Lynn Neate, Chief of Staff Jennifer Constantine Palmieri, Chief People Officer
Stuart Wayne Rosenberg, President, Standard Lines Robert John Looney, Chief Financial Officer

DIRECTORS OR TRUSTEES

Barbara Marie Bufkin David Preston Hollander Michael Tufts Jeans
John Patrick Lanigan Jr Edward James Largent III Craig David Pfeiffer
Billie Kay Rawot Mary Kim Elkins Gregory Robert Galeaz

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 Kathleen Rose Golovan
President, CEO, and Board Chair Chief Operating Officer and Treasurer Chief Administrative Officer and Secretary

Subscribed and sworn to before me this 15th day of February, 2026

- 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 2025 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)	656,270,606	0	656,270,606	615,848,902
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	247,863,267	0	247,863,267	178,854,303
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$2,250 , Schedule E - Part 1), cash equivalents (\$4,601,905 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	4,604,155	0	4,604,155	4,275,952
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)	1,025,920	0	1,025,920	1,003,520
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)	909,763,948	0	909,763,948	799,982,677
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,947,159	0	5,947,159	5,862,676
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	35,596,688	2,577,558	33,019,130	29,500,869
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$168,708 earned but unbilled premiums)	100,324,040	16,870	100,307,170	109,472,062
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,523,128	0	1,523,128	0
16.2 Funds held by or deposited with reinsured companies	23,672,388	0	23,672,388	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	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	9,178,259	0	9,178,259	7,041,922
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)	1,086,005,610	2,594,428	1,083,411,182	951,860,206
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	1,086,005,610	2,594,428	1,083,411,182	951,860,206
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 through 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 through 2503 plus 2598)(Line 25 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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)	280,691,051	248,623,868
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)	58,360,039	54,627,390
4. Commissions payable, contingent commissions and other similar charges	17,106,207	18,250,446
5. Other expenses (excluding taxes, licenses and fees)	23,451,920	18,278,185
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,175,450	2,934,161
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	1,005,216	1,190,948
7.2 Net deferred tax liability	22,699,702	14,770,844
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 \$147,472,843 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)	210,331,822	196,368,205
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)	8,903,811	12,334,430
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)	625,725,218	567,378,477
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	625,725,218	567,378,477
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	3,000,000
35. Unassigned funds (surplus)	451,685,964	378,481,729
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 31 \$0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	457,685,964	384,481,729
38. TOTALS (Page 2, Line 28, Col. 3)	1,083,411,182	951,860,206
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 through 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 through 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 through 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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).....	405,545,656	382,630,499
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	191,346,962	216,126,526
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	33,474,675	31,428,186
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	145,407,590	134,671,246
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	370,229,227	382,225,958
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	35,316,429	404,541
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	27,936,174	24,672,228
10. Net realized capital gains (losses) less capital gains tax of \$ 1,902,013 (Exhibit of Capital Gains (Losses))	7,155,193	8,176,723
11. Net investment gain (loss) (Lines 9 + 10)	35,091,367	32,848,951
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 820,999 amount charged off \$ 2,406,794)	(1,585,795)	(753,234)
13. Finance and service charges not included in premiums	191,060	104,866
14. Aggregate write-ins for miscellaneous income	7,321	372
15. Total other income (Lines 12 through 14)	(1,387,414)	(647,996)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	69,020,382	32,605,496
17. Dividends to policyholders	180,599	555,501
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)	68,839,783	32,049,995
19. Federal and foreign income taxes incurred	8,730,508	153,480
20. Net income (Line 18 minus Line 19)(to Line 22)	60,109,275	31,896,515
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	384,481,729	358,532,759
22. Net income (from Line 20)	60,109,275	31,896,515
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 4,303,485	16,189,300	10,760,397
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(3,625,373)	(4,649,069)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	531,033	(165,073)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (stock dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (stock dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	(11,893,800)
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)	73,204,235	25,948,970
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	457,685,964	384,481,729
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 through 0503 plus 0598)(Line 5 above)	0	0
1401. Miscellaneous insurance income (expense)	7,315	0
1402. Net other interest income (expense)	6	372
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	7,321	372
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Westfield National Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	398,583,930	380,264,375
2. Net investment income	29,150,484	25,986,918
3. Miscellaneous income	(1,387,414)	(647,997)
4. Total (Lines 1 through 3)	426,347,000	405,603,296
5. Benefit and loss related payments	160,802,907	181,834,348
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	170,982,819	162,778,876
8. Dividends paid to policyholders	180,599	555,501
9. Federal and foreign income taxes paid (recovered) net of \$ 1,902,013 tax on capital gains (losses)	10,818,252	1,679,067
10. Total (Lines 5 through 9)	342,784,577	346,847,792
11. Net cash from operations (Line 4 minus Line 10)	83,562,423	58,755,504
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	82,858,734	25,503,708
12.2 Stocks	20,013,064	24,684,640
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)	102,871,798	50,188,348
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	124,482,441	77,445,482
13.2 Stocks	59,487,240	35,148,040
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)	183,969,681	112,593,522
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)	(81,097,883)	(62,405,174)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	11,893,800
16.6 Other cash provided (applied)	(2,136,337)	5,757,632
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,136,337)	(6,136,168)
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)	328,203	(9,785,838)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	4,275,952	14,061,790
19.2 End of period (Line 18 plus Line 19.1)	4,604,155	4,275,952

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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Westfield National Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	3,868,022	2,131,776	1,869,308	4,130,490
2.1 Allied lines	6,343,298	4,422,872	3,355,852	7,410,318
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	17,658,374	8,813,422	8,439,792	18,032,004
4. Homeowners multiple peril	50,762,473	25,827,054	25,957,703	50,631,824
5.1 Commercial multiple peril (non-liability portion)	48,611,137	27,127,719	26,504,380	49,234,476
5.2 Commercial multiple peril (liability portion)	26,087,379	11,318,413	11,100,267	26,305,525
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9.1 Inland marine	7,331,226	3,561,129	3,386,705	7,505,650
9.2 Pet insurance plans	0	0	0	0
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	979,567	841,473	578,385	1,242,655
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	2,145,938	0	1,795,056	350,882
16. Workers' compensation	6,309,429	2,883,127	2,672,643	6,519,913
17.1 Other liability - occurrence	47,065,827	22,503,177	26,942,965	42,626,039
17.2 Other liability - claims-made	36,538,485	11,469,201	19,396,309	28,611,377
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	450,533	231,143	228,908	452,768
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	1,180,196	917,082	687,918	1,409,360
19.2 Other private passenger auto liability.....	25,629,635	13,701,662	12,808,491	26,522,806
19.3 Commercial auto no-fault (personal injury protection)	339,225	183,610	169,738	353,097
19.4 Other commercial auto liability.....	27,975,672	12,318,552	12,355,317	27,938,907
21.1 Private passenger auto physical damage	34,729,163	18,644,822	17,181,504	36,192,481
21.2 Commercial auto physical damage	12,604,934	5,042,751	5,646,526	12,001,159
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	149,286	70,666	67,245	152,707
24. Surety	12,395,502	8,428,637	8,210,413	12,613,726
26. Burglary and theft	25,773	12,184	11,742	26,215
27. Boiler and machinery	2,414	3,630	1,063	4,981
28. Credit	0	0	0	0
29. International	35,377,118	11,812,020	18,014,505	29,174,633
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	13,132,398	1,533,763	1,548,835	13,117,326
32. Reinsurance - nonproportional assumed liability	1,079,402	2,433,750	1,334,178	2,178,974
33. Reinsurance - nonproportional assumed financial lines	736,869	134,570	66,073	805,366
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	419,509,273	196,368,205	210,331,821	405,545,657
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	1,850,592	18,716	0	0	1,869,308
2.1 Allied lines	3,312,343	43,509	0	0	3,355,852
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	8,439,792	0	0	0	8,439,792
4. Homeowners multiple peril	25,957,703	0	0	0	25,957,703
5.1 Commercial multiple peril (non-liability portion)	25,365,475	1,138,905	0	0	26,504,380
5.2 Commercial multiple peril (liability portion)	11,100,267	0	0	0	11,100,267
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9.1 Inland marine	3,386,705	0	0	0	3,386,705
9.2 Pet insurance plans	0	0	0	0	0
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	572,167	6,218	0	0	578,385
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	1,795,056	0	0	0	1,795,056
16. Workers' compensation	2,672,643	0	0	0	2,672,643
17.1 Other liability - occurrence	20,806,114	6,136,851	0	0	26,942,965
17.2 Other liability - claims-made	16,282,649	3,113,660	0	0	19,396,309
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	228,908	0	0	0	228,908
18.2 Products liability - claims-made	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	687,918	0	0	0	687,918
19.2 Other private passenger auto liability	12,808,491	0	0	0	12,808,491
19.3 Commercial auto no-fault (personal injury protection)	169,738	0	0	0	169,738
19.4 Other commercial auto liability	12,355,317	0	0	0	12,355,317
21.1 Private passenger auto physical damage	17,181,504	0	0	0	17,181,504
21.2 Commercial auto physical damage	5,646,526	0	0	0	5,646,526
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	61,622	5,623	0	0	67,245
24. Surety	1,858,322	6,352,091	0	0	8,210,413
26. Burglary and theft	11,742	0	0	0	11,742
27. Boiler and machinery	846	217	0	0	1,063
28. Credit	0	0	0	0	0
29. International	18,014,505	0	0	0	18,014,505
30. Warranty	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	1,548,835	0	0	0	1,548,835
32. Reinsurance - nonproportional assumed liability	1,334,178	0	0	0	1,334,178
33. Reinsurance - nonproportional assumed financial lines	66,073	0	0	0	66,073
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	193,516,031	16,815,790	0	0	210,331,821
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					210,331,821
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 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	929,576	3,868,022	0	908,246	21,330	3,868,022
2.1 Allied lines	1,631,136	6,343,298	0	1,622,286	8,850	6,343,298
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	17,907,999	17,658,374	0	17,161,467	746,532	17,658,374
4. Homeowners multiple peril	62,076,371	50,762,473	0	58,801,515	3,274,856	50,762,473
5.1 Commercial multiple peril (non-liability portion)	31,953,371	48,611,137	0	30,350,771	1,602,600	48,611,137
5.2 Commercial multiple peril (liability portion)	23,770,631	26,087,379	0	23,629,800	140,831	26,087,379
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9.1 Inland marine	5,461,521	7,331,226	0	5,396,827	64,694	7,331,226
9.2 Pet insurance plans	0	0	0	0	0	0
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	1,344,967	979,567	0	1,267,380	77,587	979,567
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	2,145,938	0	0	0	2,145,938
16. Workers' compensation	5,960,752	6,309,429	1,314	5,296,821	665,245	6,309,429
17.1 Other liability - occurrence	23,436,220	47,065,827	0	20,798,761	2,637,459	47,065,827
17.2 Other liability - claims-made	30,791,496	36,538,485	0	20,254,501	10,536,995	36,538,485
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	232,130	450,533	0	232,130	0	450,533
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	417,843	1,180,196	0	417,843	0	1,180,196
19.2 Other private passenger auto liability.....	31,979,863	25,629,635	0	31,979,863	0	25,629,635
19.3 Commercial auto no-fault (personal injury protection)	217,264	339,225	0	124,807	92,457	339,225
19.4 Other commercial auto liability.....	18,772,619	27,975,672	87,776	18,843,493	16,902	27,975,672
21.1 Private passenger auto physical damage	36,338,055	34,729,163	0	36,267,924	70,131	34,729,163
21.2 Commercial auto physical damage	9,268,231	12,604,934	0	9,237,367	30,864	12,604,934
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	176,832	149,286	0	176,832	0	149,286
24. Surety	2,010,538	12,395,502	0	2,010,538	0	12,395,502
26. Burglary and theft	18,373	25,773	0	18,373	0	25,773
27. Boiler and machinery	1,919,907	2,414	0	0	1,919,907	2,414
28. Credit	0	0	0	0	0	0
29. International	0	35,377,118	0	0	0	35,377,118
30. Warranty	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	13,132,398	0	0	0	13,132,398
32. Reinsurance - nonproportional assumed liability	XXX	1,079,402	0	0	0	1,079,402
33. Reinsurance - nonproportional assumed financial lines	XXX	736,869	0	0	0	736,869
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	306,615,695	419,509,273	89,090	284,797,545	21,907,240	419,509,273
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 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	285,994	1,383,106	285,994	1,383,106	2,343,767	1,660,027	2,066,846	50.0
2.1 Allied lines	20,171	2,595,339	20,171	2,595,339	5,165,248	5,915,086	1,845,501	24.9
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	10,592,742	7,192,951	10,592,742	7,192,951	2,879,709	2,344,987	7,727,673	42.9
4. Homeowners multiple peril	26,422,587	29,033,270	26,422,587	29,033,270	14,521,165	16,421,844	27,132,591	53.2
5.1 Commercial multiple peril (non-liability portion)	13,123,913	21,062,037	13,123,913	21,062,037	14,289,330	13,885,249	21,466,118	43.9
5.2 Commercial multiple peril (liability portion)	12,338,934	11,265,951	12,338,934	11,265,951	42,723,531	41,203,865	12,785,617	48.6
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9.1 Inland marine	1,170,678	1,547,180	1,170,678	1,547,180	438,224	389,816	1,595,588	21.3
9.2 Pet insurance plans	0	0	0	0	0	0	0	0.0
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	5,851	0	5,851	290,843	287,145	9,549	0.8
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	262,600	0	262,600	74.8
16. Workers' compensation	3,866,409	3,445,209	3,877,676	3,433,942	10,276,474	11,265,642	2,444,774	37.5
17.1 Other liability - occurrence	4,518,041	9,263,142	4,518,041	9,263,142	49,611,375	40,608,592	18,265,925	42.9
17.2 Other liability - claims-made	186,474	5,785,548	186,474	5,785,548	29,258,893	17,439,651	17,604,790	61.5
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	178,158	0	178,158	698,614	1,005,484	(128,712)	(28.4)
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)	199,759	1,342,992	199,759	1,342,992	1,954,269	2,579,921	717,340	50.9
19.2 Other private passenger auto liability	19,569,867	16,740,518	19,569,867	16,740,518	20,949,710	21,057,591	16,632,637	62.7
19.3 Commercial auto no-fault (personal injury protection)	24,127	83,708	24,127	83,708	277,474	316,928	44,254	12.5
19.4 Other commercial auto liability	11,553,378	13,225,772	11,604,136	13,175,014	32,240,558	30,518,690	14,896,882	53.3
21.1 Private passenger auto physical damage	17,521,747	17,682,243	17,521,747	17,682,243	2,901,406	3,159,642	17,424,007	48.1
21.2 Commercial auto physical damage	4,531,445	5,483,138	4,531,445	5,483,138	1,575,057	1,653,638	5,404,557	45.0
22. Aircraft (all perils)	0	0	0	0	(47)	47	(94)	0.0
23. Fidelity	(1,209)	21,530	(1,209)	21,530	77,569	74,573	24,526	16.1
24. Surety	4,500	(4,541,451)	4,500	(4,541,451)	4,189,707	(1,118,929)	767,185	6.1
26. Burglary and theft	0	343	0	343	330	0	43	0.2
27. Boiler and machinery	429,513	1,019	429,513	1,019	2,547	2,426	1,140	22.9
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	11,211,041	0	11,211,041	18,761,677	15,666,854	14,305,864	49.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	4,227,832	0	4,227,832	15,654,841	14,107,711	5,774,962	44.0
32. Reinsurance - nonproportional assumed liability	XXX	1,105,354	0	1,105,354	7,972,445	6,969,558	2,108,241	96.8
33. Reinsurance - nonproportional assumed financial lines	XXX	24	0	24	1,374,037	1,207,501	166,560	20.7
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	126,359,069	159,341,804	126,421,094	159,279,779	280,691,053	248,623,869	191,346,963	47.2
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2025 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	311,368	1,535,114	311,368	1,535,114	59,648	808,654	59,648	2,343,767	301,504
2.1 Allied lines	175,000	2,106,214	175,000	2,106,214	163,287	3,059,034	163,287	5,165,248	828,624
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	1,185,449	1,419,036	1,185,449	1,419,036	1,656,137	1,460,673	1,656,137	2,879,709	467,632
4. Homeowners multiple peril	5,446,845	5,055,354	5,446,845	5,055,354	10,596,389	9,465,810	10,596,389	14,521,165	1,778,392
5.1 Commercial multiple peril (non-liability portion)	16,220,748	8,012,568	16,220,748	8,012,568	6,198,063	6,276,761	6,198,063	14,289,330	2,390,428
5.2 Commercial multiple peril (liability portion)	18,478,531	15,449,939	18,478,531	15,449,939	24,795,364	27,273,592	24,795,364	42,723,531	22,020,689
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9.1 Inland marine	215,700	176,784	215,700	176,784	193,892	261,440	193,892	438,224	58,650
9.2 Pet insurance plans	0	0	0	0	0	0	0	0	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	5,532	0	5,532	0	285,312	0	290,843	50,064
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	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
15.2 Dental only	0	0	0	0	0	0	0	(a)	0
15.3 Disability income	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	0
15.9 Other health	0	0	0	0	0	262,600	0	262,600	13,821
16. Workers' compensation	4,305,848	5,836,375	4,332,716	5,809,507	5,467,116	4,473,045	5,473,193	10,276,474	2,323,837
17.1 Other liability - occurrence	7,792,232	10,522,857	7,858,457	10,456,632	31,757,406	39,154,742	31,757,406	49,611,375	11,047,674
17.2 Other liability - claims-made	28,000	3,095,676	28,000	3,095,676	15,652,524	26,163,217	15,652,524	29,258,893	2,813,337
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	3,000	430,750	3,000	430,750	75,429	267,864	75,429	698,614	293,635
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)	76,950	636,811	76,950	636,811	524,356	1,317,458	524,356	1,954,269	1,721,634
19.2 Other private passenger auto liability	10,744,176	9,644,515	10,744,176	9,644,515	14,225,301	11,305,194	14,225,301	20,949,710	4,347,298
19.3 Commercial auto no-fault (personal injury protection)	15,940	67,554	15,940	67,554	169,104	209,920	169,104	277,474	63,164
19.4 Other commercial auto liability	11,577,986	12,463,956	11,616,514	12,425,428	15,244,895	19,876,677	15,306,442	32,240,558	6,172,251
21.1 Private passenger auto physical damage	689,022	884,671	689,022	884,671	2,094,779	2,016,735	2,094,779	2,901,406	361,437
21.2 Commercial auto physical damage	358,489	405,511	358,489	405,511	845,511	1,169,546	845,511	1,575,057	220,771
22. Aircraft (all perils)	0	(47)	0	(47)	0	0	0	(47)	0
23. Fidelity	0	32,500	0	32,500	43,859	45,068	43,859	77,569	26,618
24. Surety	2	424,613	2	424,613	12,781	3,765,094	12,781	4,189,707	1,053,594
26. Burglary and theft	0	7	0	7	18	23	18	30	33
27. Boiler and machinery	3,945	0	3,945	0	78,220	2,547	78,220	2,547	349
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	3,323,972	0	3,323,972	0	15,437,705	0	18,761,677	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	4,284,222	0	4,284,222	XXX	11,370,620	0	15,654,841	921
32. Reinsurance - nonproportional assumed liability	XXX	1,082,715	0	1,082,715	XXX	6,889,729	0	7,972,445	3,682
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	1,374,037	0	1,374,037	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	77,629,231	86,897,199	77,760,852	86,765,578	129,854,079	193,993,098	129,921,703	280,691,051	58,360,039
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 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ 0 for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2025 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	10,697,793	0	0	10,697,793
1.2 Reinsurance assumed	14,759,072	0	0	14,759,072
1.3 Reinsurance ceded	10,708,800	0	0	10,708,800
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	14,748,065	0	0	14,748,065
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	41,317,652	0	41,317,652
2.2 Reinsurance assumed, excluding contingent	0	61,395,560	0	61,395,560
2.3 Reinsurance ceded, excluding contingent	0	41,338,235	0	41,338,235
2.4 Contingent - direct	0	4,813,065	0	4,813,065
2.5 Contingent - reinsurance assumed	0	7,112,882	0	7,112,882
2.6 Contingent - reinsurance ceded	0	4,813,065	0	4,813,065
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	68,487,859	0	68,487,859
3. Allowances to managers and agents	0	116,225	0	116,225
4. Advertising	0	193,910	0	193,910
5. Boards, bureaus and associations	67,242	1,646,584	0	1,713,826
6. Surveys and underwriting reports	0	1,694,288	0	1,694,288
7. Audit of assureds' records	0	75,876	0	75,876
8. Salary and related items:				
8.1 Salaries	12,342,169	36,109,348	514,068	48,965,585
8.2 Payroll taxes	803,972	2,075,838	26,989	2,906,799
9. Employee relations and welfare	1,384,431	3,739,125	43,429	5,166,985
10. Insurance	1,764	503,391	4	505,159
11. Directors' fees	121,372	238,828	3,915	364,115
12. Travel and travel items	544,448	1,685,156	12,542	2,242,146
13. Rent and rent items	367,871	2,159,394	21,267	2,548,532
14. Equipment	159,041	481,965	5,064	646,070
15. Cost or depreciation of EDP equipment and software	288,867	3,844,838	7,200	4,140,905
16. Printing and stationery	44,184	207,189	2,791	254,164
17. Postage, telephone and telegraph, exchange and express	96,257	668,764	6,455	771,476
18. Legal and auditing	316,137	2,367,883	114,813	2,798,833
19. Totals (Lines 3 to 18)	16,537,755	57,808,602	758,537	75,104,894
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	6,002	7,587,628	0	7,587,628
20.2 Insurance department licenses and fees	0	431,778	0	431,778
20.3 Gross guaranty association assessments	0	24,954	0	24,954
20.4 All other (excluding federal and foreign income and real estate)	0	690,893	0	690,893
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	8,735,253	0	8,735,253
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	2,188,855	10,375,876	113,112	12,677,843
25. Total expenses incurred	33,474,675	145,407,590	871,649 (a)	179,753,914
26. Less unpaid expenses - current year	58,360,039	43,033,534	700,043	102,093,616
27. Add unpaid expenses - prior year	54,627,390	38,866,737	596,055	94,090,182
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)	29,742,026	141,240,793	767,661	171,750,480
DETAILS OF WRITE-INS				
2401. Electronic data processing service	2,188,855	9,708,575	113,112	12,010,542
2402. Donations	0	667,301	0	667,301
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 through 2403 plus 2498)(Line 24 above)	2,188,855	10,375,876	113,112	12,677,843

(a) Includes management fees of \$ 20,262,447 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2025 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) .....4,260,432	.....4,261,389
1.1	Bonds exempt from U.S. tax	(a) .....1,026,086	.....1,004,230
1.2	Other bonds (unaffiliated)	(a) .....18,097,408	.....18,245,321
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) .....	.....5,004,209	.....5,037,232
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) .....266,088	.....190,531
7.	Derivative instruments	(f) .....0	.....0
8.	Other invested assets .....	.....69,120	.....69,120
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	28,723,343	28,807,823
11.	Investment expenses		(g) .....871,649
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) .....		.....871,649
17.	Net investment income (Line 10 minus Line 16)		27,936,174
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 through 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 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$2,118,633 accrual of discount less \$3,313,439 amortization of premium and less \$388,932 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	(7,198)	0	(7,198)	0	0
1.2	Other bonds (unaffiliated)	0	0	0	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	9,557,122	(492,718)	9,064,404	20,470,385	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	22,400	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	9,549,924	(492,718)	9,057,206	20,492,785	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 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	2,577,558	3,106,147	528,589
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	16,870	19,314	2,444
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)	2,594,428	3,125,461	531,033
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	2,594,428	3,125,461	531,033
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 through 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 through 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern
A. Accounting Practices

The financial statements of 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 #	12/31/2025	12/31/2024
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 60,109,275	\$ 31,896,515
(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	\$ 60,109,275	\$ 31,896,515
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 457,685,964	\$ 384,481,729
(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	\$ 457,685,964	\$ 384,481,729

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) Asset-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

Not applicable

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. Asset-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, 2025 are summarized below:
 - a) The aggregate amount of unrealized losses:
 - 1. Less than 12 Months \$ (19,673)
 - 2. 12 Months or Longer \$ (2,633,840)
 - b) The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 Months \$ 6,744,276
 - 2. 12 Months or Longer \$ 19,389,947
 - (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. Investments in Tax Credit Structures (tax credit investments)
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	\$ 6,203,333	\$ -	\$ -	\$ -	\$ 6,203,333	\$ 6,278,917	\$ (75,584)
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. Collateral assets received and on balance sheet	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
p. Assets held under modco reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
r. Total restricted assets (Sum of a through q)	\$ 6,203,333	\$ -	\$ -	\$ -	\$ 6,203,333	\$ 6,278,917	\$ (75,584)

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year						
	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage		12 Reported in General Interrogatories	13 Difference from Note and GI	14 GI Ref
			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%	XXX	XXX	XXX
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	25.04 + 25.05
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.21
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.22
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.23
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.24
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.26
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.27
j. On deposit with states	\$ -	\$ 6,203,333	0.571%	0.573%	\$ 6,203,333	\$ -	26.28
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.31
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.30
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.32
o. Collateral assets received and on balance sheet	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)	\$ -	\$ 6,203,333	0.571%	0.573%	XXX	XXX	XXX

(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 (excluding Modco/FWH) and Derivatives, Are Reported in the Aggregate) - Not applicable
3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance (exclude Modco/FWH) and Derivatives, Are Reported in the Aggregate) - Not applicable
4. Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements - Not applicable
5. Disclose whether any of the assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer). For example, if the insurance reporting entity has used these assets as the collateral in a securities lending agreement, a repo transaction, pledged as collateral to the FHLB, etc. (For Modco/FWH assets, items pledged on behalf of the reinsurer shall not be captured.) - 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

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Not applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

NOTE 7 Investment Income

A. The bases, by category of investment income, for excluding (nonadmitted) any investment income due and accrued.

Not applicable

B. The total amount excluded.

Not applicable

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 5,947,159
2. Nonadmitted	\$ -
3. Admitted	\$ 5,947,159

D. The aggregate deferred interest.

Aggregate Deferred Interest	Amount
	\$ -

NOTES TO FINANCIAL STATEMENTS

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

	Amount
Cumulative amounts of PIK interest included in the current principal balance	\$ -

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			12/31/2024			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	\$ 17,083,961	\$ 2,681,610	\$ 19,765,571	\$ 15,835,646	\$ 2,615,313	\$ 18,450,959	\$ 1,248,315	\$ 66,297	\$ 1,314,612
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 17,083,961	\$ 2,681,610	\$ 19,765,571	\$ 15,835,646	\$ 2,615,313	\$ 18,450,959	\$ 1,248,315	\$ 66,297	\$ 1,314,612
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 17,083,961	\$ 2,681,610	\$ 19,765,571	\$ 15,835,646	\$ 2,615,313	\$ 18,450,959	\$ 1,248,315	\$ 66,297	\$ 1,314,612
(f) Deferred Tax Liabilities	\$ 13,650,486	\$ 28,814,787	\$ 42,465,273	\$ 9,138,415	\$ 24,083,388	\$ 33,221,803	\$ 4,512,071	\$ 4,731,399	\$ 9,243,470
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 3,433,475	\$ (26,133,177)	\$ (22,699,702)	\$ 6,697,231	\$ (21,468,075)	\$ (14,770,844)	\$ (3,263,756)	\$ (4,665,102)	\$ (7,928,858)

2.

	As of End of Current Period			12/31/2024			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
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 8,754,524	\$ 634,466	\$ 9,388,990	\$ 133,563	\$ 721,442	\$ 855,005	\$ 8,620,961	\$ (86,976)	\$ 8,533,985
(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)	\$ 5,009,704	\$ -	\$ 5,009,704	\$ 9,909,530	\$ -	\$ 9,909,530	\$ (4,899,826)	\$ -	\$ (4,899,826)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 5,009,704	\$ -	\$ 5,009,704	\$ 9,909,530	\$ -	\$ 9,909,530	\$ (4,899,826)	\$ -	\$ (4,899,826)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 68,652,895	XXX	XXX	\$ 57,672,259	XXX	XXX	\$ 10,980,636
(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.	\$ 3,319,733	\$ 2,047,144	\$ 5,366,877	\$ 5,792,553	\$ 1,893,871	\$ 7,686,424	\$ (2,472,820)	\$ 153,273	\$ (2,319,547)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 17,083,961	\$ 2,681,610	\$ 19,765,571	\$ 15,835,646	\$ 2,615,313	\$ 18,450,959	\$ 1,248,315	\$ 66,297	\$ 1,314,612

3.

	2025	2024
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	713.699%	628.037%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 457,685,964	\$ 384,481,729

4.

	As of End of Current Period		12/31/2024		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)	\$ 17,083,961	\$ 2,681,610	\$ 15,835,646	\$ 2,615,313	\$ 1,248,315	\$ 66,297
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)	\$ 17,083,961	\$ 2,681,610	\$ 15,835,646	\$ 2,615,313	\$ 1,248,315	\$ 66,297
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

NOTES TO FINANCIAL STATEMENTS

B. Deferred Tax Liabilities Not Recognized

1. The types of temporary differences for which a DTL has not been recognized and the types of events that would cause those temporary differences to become taxable are: There are no temporary differences for which deferred tax liabilities are not recorded.
2. The cumulative amount of each type of temporary difference is: Not Applicable
3. The amount of the unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration, if determination of that liability is practicable, or a statement that determination is not practicable are: Not Applicable
4. The amount of the DTL for temporary differences other than those in item (3) above that is not recognized is: Not Applicable

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2024	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 10,522,974	\$ 2,346,777	\$ 8,176,197
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 10,522,974	\$ 2,346,777	\$ 8,176,197
(d) Federal income tax on net capital gains	\$ (1,902,013)	\$ (2,213,214)	\$ 311,201
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ 109,546	\$ 19,917	\$ 89,629
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 8,730,507	\$ 153,480	\$ 8,577,027
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 4,730,995	\$ 4,060,465	\$ 670,530
(2) Unearned premium reserve	\$ 9,060,645	\$ 8,472,845	\$ 587,800
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ 51,231	\$ 48,432	\$ 2,799
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ 123,046	\$ 123,046	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ 1,638,805	\$ 1,635,308	\$ 3,497
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 1,479,239	\$ 1,495,550	\$ (16,311)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 17,083,961	\$ 15,835,646	\$ 1,248,315
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 17,083,961	\$ 15,835,646	\$ 1,248,315
(e) Capital:			
(1) Investments	\$ 2,274,605	\$ 2,104,302	\$ 170,303
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 407,005	\$ 511,011	\$ (104,006)
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 2,681,610	\$ 2,615,313	\$ 66,297
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 2,681,610	\$ 2,615,313	\$ 66,297
(i) Admitted deferred tax assets (2d + 2h)	\$ 19,765,571	\$ 18,450,959	\$ 1,314,612
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 35,826	\$ 28,891	\$ 6,935
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ 13,608,141	\$ 8,953,694	\$ 4,654,447
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ 6,519	\$ 155,830	\$ (149,311)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 13,650,486	\$ 9,138,415	\$ 4,512,071
(b) Capital:			
(1) Investments	\$ 3,534,877	\$ 3,106,963	\$ 427,914
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ 25,279,910	\$ 20,976,425	\$ 4,303,485
(99) Subtotal (3b1+3b2+3b3)	\$ 28,814,787	\$ 24,083,388	\$ 4,731,399
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 42,465,273	\$ 33,221,803	\$ 9,243,470
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (22,699,702)	\$ (14,770,844)	\$ (7,928,858)

NOTES TO FINANCIAL STATEMENTS

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	\$ 14,855,777	21.00%
Change in Non-Admitted Assets	\$ -	0.00%
Proration of tax exempt investment income	\$ 164,894	0.20%
Tax exempt income deduction	\$ (234,767)	-0.30%
Dividends received deduction	\$ (424,810)	-0.60%
Disallowed travel and entertainment	\$ 132,481	0.20%
Other permanent differences	\$ 15,099	0.00%
Temporary Differences:		
Total ordinary DTA's	\$ 1,231,031	1.70%
Total ordinary DTL's	\$ (4,659,954)	-6.60%
Total capital DTA's	\$ 123,421	0.20%
Total capital DTL's	\$ (452,700)	-0.60%
Other:		
Statutory valuation allowance	\$ -	0.00%
Accrual adjustment - prior year	\$ 109,546	0.20%
Other	\$ -	0.00%
Totals	\$ 10,860,018	15.40%
Federal and foreign income taxes incurred	\$ 8,730,507	12.30%
Realized capital gains (losses) tax	\$ 1,902,013	2.70%
Change in net deferred income taxes	\$ 3,758,202	5.30%
Total statutory income taxes	\$ 14,390,722	20.30%

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
12/31/2025	\$ 10,522,974
12/31/2024	\$ 2,346,777
12/31/2023	\$ -

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.
- 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

NOTES TO FINANCIAL STATEMENTS

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. The Company paid common stock dividends to its parent, Ohio Farmers Insurance Company, for the following dates and amounts:

September 30, 2024 \$ 11,893,800

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

D. Affiliated Balances due to and from the Company
Affiliate receivables and payables are the result of cost sharing and intercompany service agreements between the company and its affiliates. The amounts due from affiliates were \$9,178,259 and \$7,041,922 as of December 31, 2025 and 2024. The amounts due to affiliates were \$0 and \$0 as of December 31, 2025 and 2024. 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:

1. Intercompany Quota Share Reinsurance (Pooling) Agreement
2. Intercompany Tax Allocation Agreement
3. Management Services Agreement
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

NOTES TO FINANCIAL STATEMENTS

NOTE 11 Debt

- A. Debt, Including Capital Notes
Not applicable
- B. FHLB (Federal Home Loan Bank) Agreements
Not applicable
- C. Unused commitments and lines of credit for financing arrangements:

	Current Year		Prior Year	
	Unused Commitments	Unused Lines Of Credit	Unused Commitments	Unused Lines Of Credit
1. Short-Term (contracts terminating in 12 months or less)	\$ -	\$ -	\$ -	\$ -
2. Long-Term (contracts terminating in more than 12 months)	\$ -	\$ -	\$ -	\$ -
3. Total	\$ -	\$ -	\$ -	\$ -

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 \$1,041,971 and \$863,689 for 2025 and 2024, respectively.

At December 31, 2025, the total fair market value of the defined contribution plan assets was \$591,859,537, 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 \$ 117,060,297
- K. Surplus Notes
Not applicable
- L.-M. Quasi-Reorganizations
Not applicable

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not applicable
- B. Assessments
- (1) At this time, the Company is unaware of any new insolvencies and no insolvencies were brought to the Company's attention in 2025 that will have a retrospective premium-based guaranty fund assessment cost.

The Company has accrued \$486,835 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.
- (2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end \$ 6,920
- b. Decreases current year: \$ 3,238
- c. Increases current year: \$ 2,320
- d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 6,002
- (3) Undiscounted and Discounted Guaranty Fund Assessments - Not applicable

NOTES TO FINANCIAL STATEMENTS

- C. Gain Contingencies
Not applicable
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
Not applicable
- E. Product Warranties
Not applicable
- F. Joint and Several Liabilities
Not applicable
- G. All Other Contingencies
Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company. There are no contingent liabilities arising from litigation.

At December 31, 2025 and 2024, the Company had admitted assets of \$133,326,300 and \$138,972,931, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

NOTE 15 Leases

The Company does not have any material lease obligations.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

Not applicable

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.
- B. Transfer and Servicing of Financial Assets
Not applicable
- C. Wash Sales
Not applicable

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

Not applicable

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

Not applicable

NOTE 20 Fair Value Measurements

- A. Fair Value Measurements

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

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

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

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

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

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
CS - Industrial and Miscellaneous - Unaffiliated Publicly Traded	\$ 222,211,116	\$ -	\$ -	\$ -	\$ 222,211,116
CS - Exchange Traded Funds	\$ 25,652,151	\$ -	\$ -	\$ -	\$ 25,652,151
CE - Money Market Mutual Funds	\$ -	\$ 4,601,905	\$ -	\$ -	\$ 4,601,905
OIA - Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 1,025,920	\$ -	\$ -	\$ -	\$ 1,025,920
Total assets at fair value/NAV	\$ 248,889,187	\$ 4,601,905	\$ -	\$ -	\$ 253,491,092

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, 2025 the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.

NOTES TO FINANCIAL STATEMENTS

(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, 2025.

(4) As of December 31, 2025, the Company held money market mutual funds, which were reported at fair value and were classified as Level 2. As of December 31, 2025, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as 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, 2025, 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 Issuer Credit Obligations and Asset-Backed Securities are based on the values prescribed by an independent pricing service or from brokers. For Issuer Credit Obligations and Asset-Backed Securities that are not actively traded, estimated fair values are based on values of comparable securities' 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)
Issuer Credit Obligations	\$ 444,164,467	\$ 478,815,922	\$ 95,116,842	\$ 349,047,626	\$ -	\$ -	\$ -
Asset-Backed Securities	\$ 176,815,860	\$ 177,454,684	\$ -	\$ 176,815,859	\$ -	\$ -	\$ -
Common stocks	\$ 247,863,267	\$ 247,863,267	\$ 247,863,267	\$ -	\$ -	\$ -	\$ -
Cash equivalents	\$ 4,601,905	\$ 4,601,905	\$ -	\$ 4,601,905	\$ -	\$ -	\$ -
Other invested assets	\$ 1,025,920	\$ 1,025,920	\$ 1,025,920	\$ -	\$ -	\$ -	\$ -

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 2025.

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. - Not applicable

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

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

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.
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, 2026 for the statutory statements issued as of December 31, 2025. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

NOTES TO FINANCIAL STATEMENTS

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	ID Number	Reinsurer Name	Unsecured Amount
0228	34-0438190	Ohio Farmers Insurance Company	\$ 379,681,652

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	ID Number	Reinsurer Name	Unsecured Amount
0228	34-0438190	Ohio Farmers Insurance Company	\$ 379,681,652
Total			\$ 379,681,652

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	\$ 210,331,822	\$ 30,771,932	\$ 139,782,608	\$ 18,195,976	\$ 70,549,214	\$ 12,575,956
b. All Other	\$ 42,623	\$ 9,847	\$ 7,690,236	\$ 1,497,231	\$ (7,647,613)	\$ (1,487,384)
c. Total (a+b)	\$ 210,374,445	\$ 30,781,779	\$ 147,472,844	\$ 19,693,207	\$ 62,901,601	\$ 11,088,572
d. Direct Unearned Premium Reserve						\$ 147,430,220

(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	\$ -	\$ -	\$ 123,876	\$ (123,876)
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL (a+b+c)	\$ -	\$ -	\$ 123,876	\$ (123,876)

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

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

D. Uncollectible Reinsurance

Not applicable

E. Commutation of Reinsurance Reflected in Income and Expenses.

Not applicable

F. Retroactive Reinsurance

Not applicable

G. Reinsurance Accounted for as a Deposit

Not applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

Not applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable

K. Reinsurance Credit

Not applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

NOTE 25 Changes in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2024 were \$303.3 million. In calendar year 2025, \$94.7 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 \$184.0 million. Therefore, there has been a \$24.6 million favorable prior-year development from December 31, 2024 to December 31, 2025. 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, Homeowners, and Auto Physical Damage. 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.

NOTES TO FINANCIAL STATEMENTS

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. Amounts due to/from the lead entity and pool participants as of December 31, 2025:

	<u>Amount Receivable</u>	<u>Amount Payable</u>
Ohio Farmers Insurance Company (lead entity)	\$ 55,670,612	\$ 20,512,012
Westfield Insurance Company	\$ 18,988,884	\$ -
Westfield National Insurance Company	\$ 1,523,128	\$ -
American Select Insurance Company	\$ -	\$ 12,936,090
Old Guard Insurance Company	\$ -	\$ 5,257,976
Westfield Champion Insurance Company	\$ -	\$ 1,559,127
Westfield Select Insurance Company	\$ -	\$ 4,452,425
Westfield Premier Insurance Company	\$ -	\$ 1,942,047
Westfield Superior Insurance Company	\$ -	\$ 3,888,634
Westfield Specialty Insurance Company	\$ -	\$ 24,187,590
Westfield Touchstone Insurance Company	\$ -	\$ 1,446,723

NOTE 27 Structured Settlements

A. Reserves No Longer Carried

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, 2025

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$ 1,054,694	\$ 1,054,694

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 12/31/2025
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.

NOTES TO FINANCIAL STATEMENTS

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.

- 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

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 2,787,592	\$ 2,386,931	\$ 1,988,007	\$ 1,648,408	\$ 1,066,572
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 400,661	\$ 398,924	\$ 339,599	\$ 581,836	\$ 643,201
d. Ending reserves (a+b-c):	\$ 2,386,931	\$ 1,988,007	\$ 1,648,408	\$ 1,066,572	\$ 423,371

(2) Assumed Reinsurance

	2021	2022	2023	2024	2025
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

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 2,787,592	\$ 2,386,931	\$ 1,988,007	\$ 1,648,408	\$ 1,066,572
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 400,661	\$ 398,924	\$ 339,599	\$ 581,836	\$ 643,201
d. Ending reserves (a+b-c):	\$ 2,386,931	\$ 1,988,007	\$ 1,648,408	\$ 1,066,572	\$ 423,371

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

(1) Direct Basis:	\$ 53,111
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 53,111

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

(1) Direct Basis:	\$ 41,919
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ 41,919

- 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

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 943,099	\$ 933,989	\$ 887,223	\$ 879,411	\$ 872,648
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 9,110	\$ 46,766	\$ 7,812	\$ 6,763	\$ 40,597
d. Ending reserves (a+b-c):	\$ 933,989	\$ 887,223	\$ 879,411	\$ 872,648	\$ 832,051

(2) Assumed Reinsurance

	2021	2022	2023	2024	2025
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

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 943,099	\$ 933,989	\$ 887,223	\$ 879,411	\$ 872,648
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 9,110	\$ 46,766	\$ 7,812	\$ 6,763	\$ 40,597
d. Ending reserves (a+b-c):	\$ 933,989	\$ 887,223	\$ 879,411	\$ 872,648	\$ 832,051

NOTES TO FINANCIAL STATEMENTS

E.	State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):		
	(1) Direct Basis:	\$	592,009
	(2) Assumed Reinsurance Basis:	\$	-
	(3) Net of Ceded Reinsurance Basis:	\$	592,009
F.	State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):		
	(1) Direct Basis:	\$	537,094
	(2) Assumed Reinsurance Basis:	\$	-
	(3) Net of Ceded Reinsurance Basis:	\$	537,094

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. 12/31/2022
- 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. 12/31/2022
- 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). 05/31/2024
- 3.4 By what department or departments?
Ohio
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If 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 2025 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 [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 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 [] No [X]
- 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 [X] N/A []
- 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).
.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Westfield National Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [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
064204253	TNBank	Claim citing non-fulfillment of obligation	42,900
083000564	Stock Yard Bank & Trust	Claim citing non-fulfillment of obligation	165,925
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:\$9,178,259
- 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 []

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, 2024.
 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 \$ 6,203,333
 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 []
 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 2025 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. This includes both primary and sub-advisors. 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
Individuals designated by the Chief Investment Officer	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 [] N/A [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 [] N/A [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Registered With	4 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 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

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 Issuer Credit Obligations	478,815,922	444,164,467	(34,651,455)
31.2 Asset-Backed Securities	177,454,684	176,815,860	(638,824)
31.3 Preferred stocks	0	0	0
31.4 Totals	656,270,606	620,980,327	(35,290,279)

31.5 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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? 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? \$ 1,663,259

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.	1,009,693

41.1 Amount of payments for legal expenses, if any? \$ 1,064,410

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	561,117

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$ 67,013

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	29,060

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	2	
	Current Year	Prior Year	
2.1 Premium Numerator	0	0	
2.2 Premium Denominator	405,545,657	382,630,500	
2.3 Premium Ratio (2.1/2.2)	0.000	0.000	
2.4 Reserve Numerator	0	0	
2.5 Reserve Denominator	549,382,911	499,619,466	
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	\$	583,440
3.22 Non-participating policies	\$	306,032,255

4. For mutual reporting Entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies? Yes [X] 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 (\$3.5M x \$4M, \$7.5M x \$7.5M and \$10M x \$15M); and the Casualty Clash and Contingency Excess with two layers (\$15M x \$25M and \$30M x \$40M). These two contracts total \$66M above a \$4M 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 \$681M. This is based on the AIR Touchstone v11.5 model, using the Warm Sea Surface Temperature catalog and a combination of proprietary severity factors determined based on scientific research and historical claims calibrations. Westfield's View of Risk includes hurricane, earthquake, and severe convective storm and contemplates model deficiencies, climate change, and inflation. The locations of concentrations are FL, TX, GA, and NC for hurricane; OH, PA, and MN for severe convective storm; and CA for earthquake. Monthly rollups are performed by catastrophe modeling teams at the business segment level and are consolidated into a single portfolio by an Enterprise Exposure Management team using AnalyzeRe.
- 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 excess catastrophe program consists of the following structures: 1) \$225 million excess a \$75 million retention covering the admitted Standard Lines portfolio, 2) \$38.25 million excess a \$45 million retention covering the non-admitted Specialty Excess & Surplus portfolio, net of a 60% quota share, and 3) \$70.5 million excess a \$25 million retention covering the non-admitted Specialty Direct & Facultative and Delegated Excess portfolios. An additional \$90 million in umbrella limit is available to cover the Specialty Excess & Surplus, Specialty Direct & Facultative, and Specialty Delegated Excess portfolios. Lastly, an additional \$260 million in limit is available to cover all aforementioned underlying portfolios.
- 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 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 No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions. 2
- 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 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
- 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
- 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
- 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. 62 - 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
- 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
 (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
 (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
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 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):\$ 25,000,000
- 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.9
- 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 applicable reinsurance contract, as necessary.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No [X]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [X] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance\$0

17.12 Unfunded portion of Interrogatory 17.11\$0

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....\$0

17.14 Case reserves portion of Interrogatory 17.11\$0

17.15 Incurred but not reported portion of Interrogatory 17.11\$0

17.16 Unearned premium portion of Interrogatory 17.11\$0

17.17 Contingent commission portion of Interrogatory 17.11\$0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 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 2025 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 2025	2 2024	3 2023	4 2022	5 2021
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	257,386,279	219,201,272	202,502,217	191,353,572	180,184,334
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	120,873,842	126,917,566	122,434,104	112,624,539	109,453,112
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	280,750,056	286,910,400	271,490,719	249,056,107	239,038,897
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	52,255,214	57,236,197	14,863,357	13,041,136	11,415,136
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	14,948,669	16,072,456	21,498,830	16,105,792	14,452,801
6. Total (Line 35)	726,214,060	706,337,891	632,789,228	582,181,146	554,544,280
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	145,489,002	125,051,862	110,458,715	96,026,811	78,448,961
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	65,881,983	70,778,821	66,444,002	56,053,535	48,551,449
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	143,121,777	140,520,439	127,999,098	111,646,273	98,625,159
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	50,067,844	54,799,404	12,604,537	11,318,075	9,610,291
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	14,948,669	16,072,456	21,498,830	16,105,792	14,452,801
12. Total (Line 35)	419,509,275	407,222,982	339,005,183	291,150,486	249,688,661
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	35,316,429	404,541	(30,763,899)	(30,296,577)	(11,322,782)
14. Net investment gain (loss) (Line 11)	35,091,367	32,848,951	26,956,701	28,249,897	30,323,084
15. Total other income (Line 15)	(1,387,414)	(647,996)	(453,938)	140,834	445,009
16. Dividends to policyholders (Line 17)	180,599	555,501	295,307	268,363	215,096
17. Federal and foreign income taxes incurred (Line 19)	8,730,508	153,480	(1,534,145)	(1,680,838)	1,363,568
18. Net income (Line 20)	60,109,275	31,896,515	(3,022,298)	(493,371)	17,866,647
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,083,411,182	951,860,206	853,672,116	823,825,190	802,431,182
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	33,019,130	29,500,869	24,254,318	20,747,886	13,486,248
20.2 Deferred and not yet due (Line 15.2)	100,307,170	109,472,062	86,039,148	77,472,135	70,505,815
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	625,725,218	567,378,477	495,139,357	449,671,001	408,329,904
22. Losses (Page 3, Line 1)	280,691,051	248,623,868	214,331,690	201,738,541	184,380,248
23. Loss adjustment expenses (Page 3, Line 3)	58,360,039	54,627,390	52,067,944	50,241,547	50,850,707
24. Unearned premiums (Page 3, Line 9)	210,331,822	196,368,205	171,775,724	147,406,376	124,892,206
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)	457,685,964	384,481,729	358,532,759	374,154,189	394,101,278
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	83,562,423	58,755,504	27,741,207	27,224,119	29,643,987
Risk-Based Capital Analysis					
28. Total adjusted capital	457,685,964	384,481,729	358,532,759	374,154,189	394,101,278
29. Authorized control level risk-based capital	64,128,706	61,219,557	50,751,502	34,965,582	34,949,275
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)	72.1	77.0	78.0	79.0	74.4
31. Stocks (Lines 2.1 & 2.2)	27.2	22.4	19.9	19.4	24.6
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	0.5	0.5	1.9	1.5	0.9
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	0.1	0.1
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 9 + 15, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 22, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 28, Col. 1)	0	0	0	0	0
45. Affiliated mortgage loans on real estate	0	0	0	0	0
46. All other affiliated	0	0	0	0	0
47. Total of above Lines 42 to 46	0	0	0	0	0
48. Total Investment in Parent included in Lines 42 to 46 above	0	0	0	0	0
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 47 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 2025 OF THE Westfield National Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	16,189,300	10,760,397	7,017,174	(21,135,040)	13,755,662
51. Dividends to stockholders (Line 35)	0	(11,893,800)	(20,000,000)	0	0
52. Change in surplus as regards policyholders for the year (Line 38)	73,204,235	25,948,970	(15,621,430)	(19,947,089)	31,635,579
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	89,983,102	98,398,909	99,905,987	120,614,662	105,327,889
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	52,227,235	56,876,212	67,348,966	65,021,625	56,660,534
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	131,462,917	197,906,585	227,762,158	158,018,577	123,663,496
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,694,411	4,109,215	2,378,054	(11,850)	(114,937)
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)	5,333,210	2,060,302	4,837,816	9,290,798	6,419,445
58. Total (Line 35)	285,700,875	359,351,223	402,232,981	352,933,812	291,956,427
Net Losses Paid (Page 9, Part 2, Col. 4)					
59. Liability lines (Lines 11, 16, 17, 18 & 19)	50,003,022	50,412,623	44,090,489	48,908,747	44,781,226
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	28,697,200	31,375,876	35,240,668	31,406,109	24,356,374
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	68,555,228	93,937,348	105,424,968	69,788,657	50,296,447
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,691,120	4,048,198	2,358,912	(16,102)	(139,132)
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)	5,333,210	2,060,302	4,837,816	9,290,798	6,419,445
64. Total (Line 35)	159,279,780	181,834,347	191,952,853	159,378,209	125,714,360
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	47.2	56.5	65.0	65.8	57.5
67. Loss expenses incurred (Line 3)	8.3	8.2	9.4	9.3	9.9
68. Other underwriting expenses incurred (Line 4)	35.9	35.2	35.3	36.2	37.3
69. Net underwriting gain (loss) (Line 8)	8.7	0.1	(9.8)	(11.3)	(4.7)
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	35.0	33.2	32.9	33.3	35.7
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	55.4	64.7	74.4	75.1	67.4
72. 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)	91.7	105.9	94.6	77.8	63.4
One Year Loss Development (\$000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(26,588)	(20,031)	(18,906)	(14,509)	(10,366)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(6.9)	(5.6)	(5.1)	(3.7)	(2.9)
Two Year Loss Development (\$000 omitted)					
75. 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)	(30,240)	(28,251)	(24,176)	(19,489)	(18,551)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	(8.4)	(7.6)	(6.1)	(5.4)	(5.5)

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 Corrections of Errors? Yes [] No []
 If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2025 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	2,439	586	423	46	373	35	126	2,568	XXX
2. 2016.....	245,299	13,035	232,265	126,704	6,495	9,204	1,072	18,206	9	5,236	146,538	XXX
3. 2017.....	252,041	13,489	238,552	137,100	2,721	8,891	157	21,265	16	5,781	164,362	XXX
4. 2018.....	253,018	13,922	239,096	140,387	5,153	8,922	118	19,791	14	6,950	163,815	XXX
5. 2019.....	250,681	13,565	237,116	136,683	4,614	7,731	356	18,679	39	7,142	158,085	XXX
6. 2020.....	245,689	13,425	232,264	128,190	6,662	5,715	132	16,596	50	5,947	143,657	XXX
7. 2021.....	254,925	14,897	240,028	132,630	6,282	5,304	254	16,413	36	7,867	147,774	XXX
8. 2022.....	296,281	27,644	268,636	165,988	10,232	5,159	229	17,827	100	8,925	178,414	XXX
9. 2023.....	362,407	47,772	314,636	190,196	13,887	3,981	158	19,871	240	8,544	199,763	XXX
10. 2024.....	445,476	62,846	382,630	159,613	10,516	2,060	241	18,631	181	7,635	169,365	XXX
11. 2025.....	473,262	67,717	405,546	81,697	2,029	873	69	14,444	222	5,011	94,693	XXX
12. Totals	XXX	XXX	XXX	1,401,628	69,177	58,262	2,831	182,095	943	69,166	1,569,033	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		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	6,745	3,355	2,316	39	0	0	2,303	1	801	0	0	8,771	105
2. 2016.....	512	94	782	18	0	0	579	1	127	0	0	1,887	22
3. 2017.....	1,007	85	898	46	0	0	759	3	189	0	0	2,719	37
4. 2018.....	1,718	332	1,285	90	0	0	928	7	283	0	0	3,784	38
5. 2019.....	1,548	568	1,639	120	0	0	994	9	272	0	0	3,756	27
6. 2020.....	1,369	74	2,543	306	0	0	1,088	22	289	0	0	4,886	22
7. 2021.....	3,089	188	5,015	584	0	0	1,818	40	537	0	0	9,648	45
8. 2022.....	8,598	1,393	15,277	3,855	0	0	3,934	251	1,571	0	0	23,881	106
9. 2023.....	15,039	1,773	26,057	6,580	0	0	6,843	592	2,835	0	0	41,830	225
10. 2024.....	30,448	4,657	56,899	13,530	2	0	10,076	960	4,540	0	0	82,817	562
11. 2025.....	33,398	4,186	129,369	22,984	4	0	13,120	1,280	7,631	0	0	155,072	1,955
12. Totals	103,471	16,705	242,079	48,153	7	0	42,443	3,166	19,076	0	0	339,051	3,144

	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	5,668	3,103
2. 2016.....	156,114	7,689	148,425	63.6	59.0	63.9	0	0	13.0	1,182	705
3. 2017.....	170,108	3,028	167,080	67.5	22.4	70.0	0	0	13.0	1,773	945
4. 2018.....	173,313	5,714	167,599	68.5	41.0	70.1	0	0	13.0	2,580	1,204
5. 2019.....	167,546	5,706	161,841	66.8	42.1	68.3	0	0	13.0	2,498	1,257
6. 2020.....	155,789	7,246	148,543	63.4	54.0	64.0	0	0	13.0	3,531	1,355
7. 2021.....	164,806	7,384	157,422	64.6	49.6	65.6	0	0	13.0	7,333	2,315
8. 2022.....	218,355	16,060	202,294	73.7	58.1	75.3	0	0	13.0	18,627	5,254
9. 2023.....	264,823	23,230	241,593	73.1	48.6	76.8	0	0	13.0	32,743	9,087
10. 2024.....	282,269	30,086	252,183	63.4	47.9	65.9	0	0	13.0	69,158	13,659
11. 2025.....	280,536	30,771	249,765	59.3	45.4	61.6	0	0	13.0	135,597	19,475
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	280,691	58,360

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 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	120,822	122,976	120,538	118,432	116,865	115,778	115,103	114,431	113,550	112,678	(872)	(1,753)
2. 2016.....	135,617	134,198	134,087	132,583	130,968	129,777	129,455	130,365	130,239	130,101	(138)	(264)
3. 2017.....	XXX	155,567	152,472	150,533	148,159	147,198	146,647	146,044	145,794	145,642	(152)	(402)
4. 2018.....	XXX	XXX	154,146	154,328	153,157	150,401	149,444	148,227	148,149	147,540	(609)	(687)
5. 2019.....	XXX	XXX	XXX	153,459	150,328	147,632	144,893	143,995	142,978	142,928	(49)	(1,066)
6. 2020.....	XXX	XXX	XXX	XXX	142,343	140,669	136,789	134,184	133,166	131,708	(1,458)	(2,476)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	154,919	149,534	144,950	142,908	140,508	(2,400)	(4,442)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	198,434	189,195	185,264	182,997	(2,267)	(6,198)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232,078	221,392	219,126	(2,266)	(12,952)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,572	229,193	(16,379)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,912	XXX	XXX
12. Totals											(26,588)	(30,240)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior.....	000	41,336	67,158	81,065	86,583	92,622	96,822	100,068	102,479	104,708	XXX	XXX
2. 2016.....	58,607	87,342	105,077	115,464	120,304	122,616	124,744	127,031	127,876	128,341	XXX	XXX
3. 2017.....	XXX	66,285	103,836	121,473	130,088	135,124	139,738	141,746	142,613	143,113	XXX	XXX
4. 2018.....	XXX	XXX	68,344	106,323	121,477	130,894	138,045	140,921	143,381	144,039	XXX	XXX
5. 2019.....	XXX	XXX	XXX	71,757	103,728	118,256	128,288	134,869	137,078	139,445	XXX	XXX
6. 2020.....	XXX	XXX	XXX	XXX	70,814	100,736	113,283	120,033	124,859	127,111	XXX	XXX
7. 2021.....	XXX	XXX	XXX	XXX	XXX	66,420	106,121	117,415	127,520	131,398	XXX	XXX
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	86,587	134,593	150,291	160,686	XXX	XXX
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116,456	163,534	180,132	XXX	XXX
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,910	150,916	XXX	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,471	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	58,275	45,973	31,128	22,083	17,294	13,532	10,556	8,539	6,207	4,579
2. 2016.....	41,125	23,511	15,472	9,067	5,917	4,141	2,765	2,289	1,818	1,342
3. 2017.....	XXX	55,814	28,571	16,549	9,868	6,110	3,738	2,900	2,123	1,608
4. 2018.....	XXX	XXX	53,997	27,619	17,877	10,069	6,289	4,099	2,998	2,116
5. 2019.....	XXX	XXX	XXX	54,764	27,879	16,783	10,140	6,225	4,007	2,504
6. 2020.....	XXX	XXX	XXX	XXX	48,758	24,820	14,393	8,866	5,336	3,303
7. 2021.....	XXX	XXX	XXX	XXX	XXX	62,138	26,086	16,488	10,950	6,209
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	80,996	37,953	22,850	15,105
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,391	41,256	25,728
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,587	52,485
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118,224

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	18,016	131,863	0	0	(33,729)	80,304	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	L	5,668,636	4,653,121	0	2,202,024	2,193,747	7,516,736	500	0
4. Arkansas	AR	L	13,720	15,599	0	0	(1,044)	5,848	0	0
5. California	CA	L	32,390,310	22,548,187	0	4,500	12,455,767	15,652,526	0	0
6. Colorado	CO	L	7,332,356	6,812,360	0	4,502,475	5,087,469	5,970,826	1,094	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	L	266,395	297,719	0	342,689	240,385	878,170	87	0
9. District of Columbia	DC	L	34,627	25,602	0	1,553	28	22,868	0	0
10. Florida	FL	L	500	297	0	(267)	(267)	0	0	0
11. Georgia	GA	L	5,018,600	4,788,230	0	3,148,037	3,234,720	4,990,292	573	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0
13. Idaho	ID	L	22,947	25,032	0	2,407	2,041	9,140	0	0
14. Illinois	IL	L	23,292,425	24,002,928	0	10,194,746	7,640,750	21,759,910	7,777	0
15. Indiana	IN	L	16,190,382	16,806,216	0	7,614,638	5,992,582	8,420,075	4,531	0
16. Iowa	IA	L	5,996,280	7,818,916	0	2,960,840	1,784,778	2,970,410	1,386	0
17. Kansas	KS	L	4,552	4,555	0	0	(364)	8,264	0	0
18. Kentucky	KY	L	13,247,354	14,097,738	0	6,604,709	7,891,052	9,399,419	103,872	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	3,522,484	3,608,743	0	1,519,590	342,345	2,835,961	488	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	L	7,094,416	7,103,199	0	2,151,737	5,238,890	13,060,902	3,226	0
24. Minnesota	MN	L	14,335,841	15,072,619	8,421	5,620,389	7,936,595	11,609,833	4,710	0
25. Mississippi	MS	L	374	1,628	0	0	(505)	1,094	0	0
26. Missouri	MO	L	2,198	32,299	0	0	(10,470)	20,001	0	0
27. Montana	MT	L	2,050	51	0	0	56	848	0	0
28. Nebraska	NE	L	434	224	0	0	(9,250)	12,061	0	0
29. Nevada	NV	L	(1,734)	1,532	0	0	(5,969)	8,985	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	3,565,260	3,270,720	0	4,060,214	8,095,839	9,373,094	315	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	L	6,542,411	6,278,872	0	1,773,119	799,406	3,814,105	167	0
35. North Dakota	ND	L	2,704	3,596	0	0	(329)	5,987	0	0
36. Ohio	OH	L	125,194,561	127,035,896	0	56,063,609	52,524,869	59,960,258	51,211	0
37. Oklahoma	OK	L	(5,516)	320	0	0	(9,804)	11,449	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	9,600,284	9,608,576	0	4,519,366	3,042,809	6,389,759	5,586	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	L	5,029,717	4,943,508	0	3,096,092	1,622,617	4,777,303	444	0
42. South Dakota	SD	L	0	0	0	0	0	0	0	0
43. Tennessee	TN	L	12,666,012	13,217,616	0	6,912,122	5,493,396	6,786,164	4,122	0
44. Texas	TX	L	78,153	112,723	0	2,363	(18,771)	369,073	0	0
45. Utah	UT	L	7,164	2,470	0	0	980	4,220	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	L	1,497,364	1,688,984	0	519,499	461,277	1,288,058	257	0
48. Washington	WA	L	88	60	0	0	(768)	952	0	0
49. West Virginia	WV	L	5,721,709	5,793,150	0	1,708,373	2,053,752	7,674,624	475	0
50. Wisconsin	WI	L	2,191,994	2,255,819	172,178	833,931	148,455	1,757,045	239	0
51. Wyoming	WY	L	70,626	62,128	0	316	15,875	36,747	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		306,615,694	302,123,096	180,599	126,359,071	134,209,210	207,483,311	191,060	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

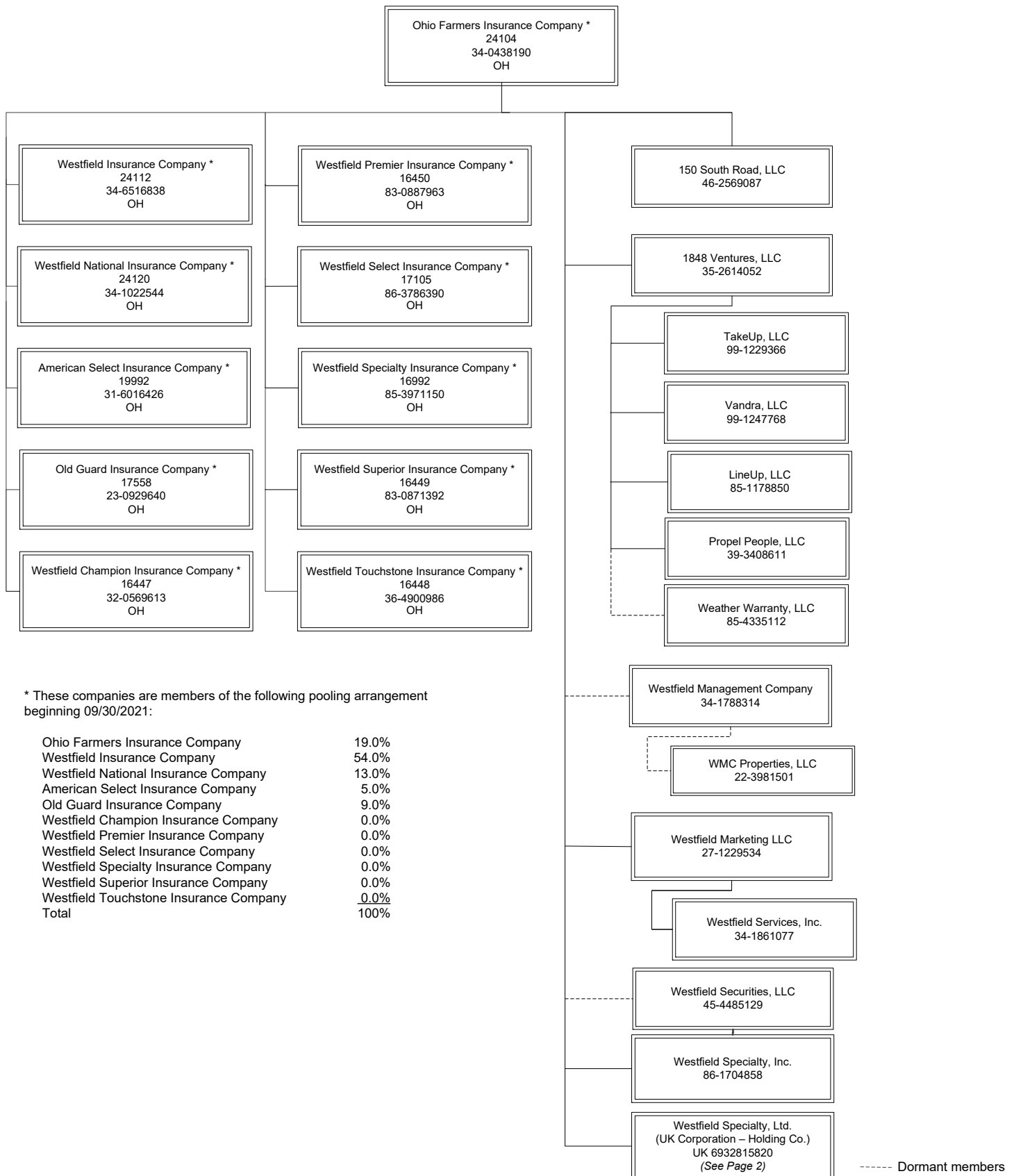
(b) Explanation of basis of allocation of premiums by states, etc.

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

ANNUAL STATEMENT FOR THE YEAR 2025 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:

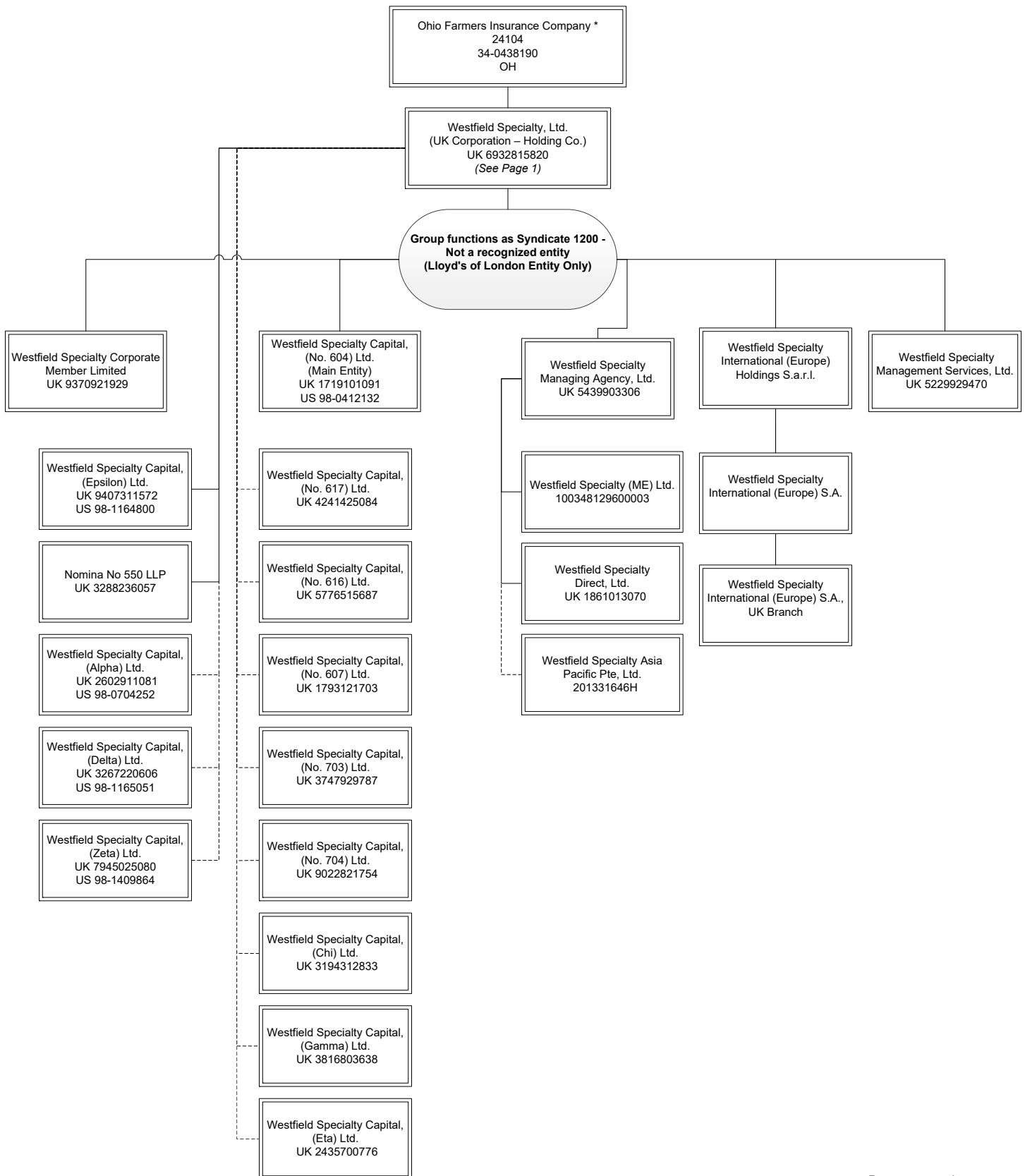
Ohio Farmers Insurance Company	19.0%
Westfield Insurance Company	54.0%
Westfield National Insurance Company	13.0%
American Select Insurance Company	5.0%
Old Guard Insurance Company	9.0%
Westfield Champion Insurance Company	0.0%
Westfield Premier Insurance Company	0.0%
Westfield Select Insurance Company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

----- Dormant members

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Westfield National Insurance Company

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

PART 1 – ORGANIZATIONAL CHART (cont.)



----- Dormant members

OVERFLOW PAGE FOR WRITE-INS

NONE