



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2011
OF THE CONDITION AND AFFAIRS OF THE

Owners Insurance Company

NAIC Group Code 0280 0280 NAIC Company Code 32700 Employer's ID Number 34-1172650
(Current) (Prior)

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

Incorporated/Organized 05/13/1975 Commenced Business 12/31/1975

Statutory Home Office 2325 North Cole Street, Lima, OH 45801-2305
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office _____ 6101 Anacapri Boulevard _____
Lansing , MI 48917-3968 _____ (Street and Number)
(City or Town, State and Zip Code) _____ 517-323-1200 _____
(Area Code) (Telephone Number)

Mail Address _____ P.O. Box 30660 _____, _____ Lansing, MI 48909-8160

(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 6101 Anacapri Boulevard
(Street and Number)
Lansing, MI 48917-3968, 517-323-1200
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.auto-owners.com

Statutory Statement Contact Paul Ray Otto, 517-323-1200
(Name) (Area Code) (Telephone Number)
aoacctg@aoins.net, 517-323-8796
(E-mail Address) (FAX Number)

OFFICERS

Chairman & CEO Jeffrey Francis Harrold Senior Vice President,
First Vice President, Treasurer & CFO Eileen Kay Fhaner
Secretary & General Counsel Stuart Roy Birn

OTHER

Jeffrey Scott Tagsold President
Katherine Maidlow Noirot Sr. Vice President
Daniel Jerome Thelen Sr. Vice President

Rodney Jay Rupp Executive Vice President
Jonathan Robert Riecke Sr. Vice President
Ian Robert Ward Sr. Vice President

Robert Irwin Buchanan Sr. Vice President
Kenneth Richard Schroeder Sr. Vice President
William Finch Woodbury # Sr. Vice President

DIRECTORS OR TRUSTEES

DIRECTORS OR TRUSTEES

Jeffrey Francis Harrold (CHM) #	Herman Joseph Arends	John William Abbott
Jeffrey Scott Tagsold	Stuart Roy Birn Jr.	James Franklin Anderton
Rodney Jay Rupp	Thaddeus Joseph Buda	Mark Edward Hooper IV
Ronald Herman Simon	Gregg Lynn Cornell	Lori Ann McAllister
Roger Lee Looyenga	Katherine Maidlow Noirot	

State of Michigan SS: _____
County of Eaton _____

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.


Jeffrey Scott Tagsold

Jeffrey Scott Tagsold
President

Signature Page B1

Stuart Roy Birn
First Vice President, Secretary & General Counsel

Elihu F. Thayer

Eileen Kay Fhaner
Senior Vice President, Treasurer & CFO

Subscribed and sworn to before me this
23rd day of January, 2012

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

Meredith F. Kretschman
Notary
10/21/2017

MEREDITH F. KRETSCHMAN
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF INGHAM
My Commission Expires Oct. 21, 2017
Acting in the County of Eaton



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Alabama			During the Year 2011			NAIC Company Code 32700				
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	3	4	5	6	7	8	9	
	1 Direct Premiums Written	2 Direct Premiums Earned									
1. Fire	290,530	292,753		.139,150	.28,854		.27,368	.6,459		.(484)	.225
2.1 Allied lines	284,420	283,948		.137,150	.1,800,373		2,300,009	584,050		.8,227	.34,370
2.2 Multiple peril crop											
2.3 Federal flood											
3. Farmowners multiple peril											
4. Homeowners multiple peril .....	.25,609,751	.24,299,481			.12,714,589	.42,430,566	.47,387,495	.10,826,112	.282,624	.659,758	.1,094,211
5.1 Commercial multiple peril (non-liability portion) .....	.11,329,658	.10,937,796			.5,704,120	.17,795,644	.19,657,440	.6,654,038	.383,628	.895,683	.1,428,731
5.2 Commercial multiple peril (liability portion) .....	.10,699,735	.10,852,447			.5,616,824	.6,717,827	.4,757,477	.16,535,864	.2,257,033	.968,981	.12,469,627
6. Mortgage guaranty											
8. Ocean marine											
9. Inland marine	2,525,493	2,489,547			.1,197,189	.1,327,276	.1,486,466	.276,304	.11,295	.26,440	.26,777
10. Financial guaranty											
11. Medical professional liability											
12. Earthquake	138,384	.130,272			.64,410						.25,556
13. Group accident and health (b) .....											.5,160
14. Credit accident and health (group and individual)											
15.1 Collectively renewable accident and health (b)											
15.2 Non-cancellable accident and health(b)											
15.3 Guaranteed renewable accident and health(b)											
15.4 Non-renewable for stated reasons only (b)											
15.5 Other accident only											
15.6 Medicare Title XVIII exempt from state taxes or fees											
15.7 All other accident and health (b)											
15.8 Federal employees health benefits program premium (b)											
16. Workers' compensation	2,159,726	2,303,476			.1,004,929	.682,182	.474,855	.4,259,996	.92,659	.35,750	.367,947
17.1 Other Liability - occurrence	2,055,325	.1,998,129			.979,238	.178,678	.55,192	.1,997,446	.94,478	.214,641	.1,654,956
17.2 Other Liability - claims made											
17.3 Excess workers' compensation											
18. Products liability											
19.1 Private passenger auto no-fault (personal injury protection)											
19.2 Other private passenger auto liability	9,024,812	.8,352,698			.3,369,559	.6,874,411	.6,425,193	.6,184,004	.256,705	.221,797	.888,706
19.3 Commercial auto no-fault (personal injury protection) .....											.1,468,161
19.4 Other commercial auto liability	5,349,685	.5,068,163			.2,608,755	.3,628,904	.2,850,511	.6,131,162	.236,231	.161,267	.883,996
21.1 Private passenger auto physical damage .....	.11,090,932	.10,805,722			.3,987,553	.6,548,061	.6,714,764	.275,239	.21,052	.36,028	.51,063
21.2 Commercial auto physical damage	3,556,425	.3,444,832			.1,715,568	.2,663,901	.2,810,864	.254,352	.29,798	.39,052	.22,987
22. Aircraft (all perils) .....											.535,842
23. Fidelity .....	.50,841	.48,660			.23,593	.(2,142)	.(11,561)	.(3,531)	.12,489	.12,271	.716
24. Surety .....											.9,302
26. Burglary and theft .....	.28,330	.26,248			.12,098		.14,359	.6,129	.28	.56	.28
27. Boiler and machinery .....											.5,200
28. Credit .....											.1,063
30. Warranty											
34. Aggregate write-ins for other lines of business											
35. TOTALS (a)	84,194,046	81,334,170			39,274,726	90,674,536	94,950,430	53,987,623	3,686,248	3,305,610	18,923,099
DETAILS OF WRITE-INS											
3401.											
3402.											
3403.											
3498. Summary of remaining write-ins for Line 34 from overflow page											
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)											

(a) Finance and service charges not included in Lines 1 to 35 \$ 209,712

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Arizona		During the Year 2011						NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10				
	1 Direct Premiums Written	2 Direct Premiums Earned												
1. Fire	234,616	226,991		.124,786	.18,941	.18,661	.3,093	.1,808	.1,605	.107	.40,561	.5,331		
2.1 Allied lines	264,054	263,472		.140,005	.1,833,218	.1,066,960	.100,656	.3,526	.(56,721)	.7,448	.45,949	.5,999		
2.2 Multiple peril crop														
2.3 Federal flood														
3. Farmowners multiple peril														
4. Homeowners multiple peril	9,654,761	9,516,261		.4,660,878	.11,402,320	.9,860,868	.1,294,588	.226,486	.24,803	.145,717	.1,738,857	.219,360		
5.1 Commercial multiple peril (non-liability portion)	6,701,375	6,837,996		.3,426,623	.13,432,703	.10,800,898	.2,431,730	.245,494	.(161,985)	.650,783	.1,151,805	.152,258		
5.2 Commercial multiple peril (liability portion)	6,574,226	6,778,796		.3,554,263	.4,054,991	.5,883,664	.13,672,908	.3,520,098	.4,586,583	.10,272,263	.1,149,912	.149,369		
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	1,076,642	1,064,787		.550,371	.381,748	.333,249	.41,914	.1,796	.(571)	.4,902	.192,717	.24,462		
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	48,339	44,556		.25,958		.400	.400				.8,608	.1,098		
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits program premium (b)														
16. Workers' compensation	595,328	654,521		.301,723	.271,335	.296,708	.1,206,653	.59,651	.61,171	.76,277	.65,489	.13,526		
17.1 Other Liability - occurrence	1,314,833	1,220,838		.727,969	.112,895	.655,561	.1,402,182	.68,111	.285,942	.738,608	.216,531	.29,874		
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability	4,000,033	4,200,281		.1,888,179	.2,361,869	.2,885,173	.4,286,120	.175,725	.261,463	.609,726	.663,658	.96,900		
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	6,885,436	6,992,152		.3,451,669	.2,628,162	.2,638,675	.5,123,132	.290,653	.298,661	.740,027	.1,081,009	.166,434		
21.1 Private passenger auto physical damage	2,711,323	2,941,795		.1,234,533	.1,733,164	.1,522,394	.23,237	.7,842	.(5,489)	.12,282	.451,433	.65,668		
21.2 Commercial auto physical damage	2,990,556	3,057,286		.1,405,659	.1,795,160	.1,821,879	.219,529	.11,844	.14,636	.21,498	.466,612	.72,011		
22. Aircraft (all perils)														
23. Fidelity	75,494	.72,234		.31,375	.7,760	.(9,788)	.914		.(3,455)	.1,019	.13,190	.1,715		
24. Surety														
26. Burglary and theft	26,465	.23,757		.12,130	.(1,283)	.(749)	.1,025	.125	.130	.5	.4,572	.1,501		
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)	43,153,482	43,895,723		21,536,121	40,032,982	37,773,569	29,808,077	4,613,159	5,306,737	13,280,663	7,290,902	1,005,507		
DETAILS OF WRITE-INS														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

(a) Finance and service charges not included in Lines 1 to 35 \$ 102,234

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Arkansas		During the Year 2011						NAIC Company Code 32700		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	
	1 Direct Premiums Written	2 Direct Premiums Earned									
1. Fire	21,793	19,576		9,655		48	207		(7)	7	3,534
2.1 Allied lines	26,976	21,714		13,689	5,532	5,707	1,550	.27	9	89	4,391
2.2 Multiple peril crop											965
2.3 Federal flood											
3. Farmowners multiple peril											
4. Homeowners multiple peril											
5.1 Commercial multiple peril (non-liability portion)	2,704,563	2,330,659		1,515,395	3,001,106	3,787,924	1,083,994	31,299	226,163	261,317	445,125
5.2 Commercial multiple peril (liability portion)	1,097,756	950,805		628,545	580,942	860,382	800,641	21,475	224,056	613,459	184,830
6. Mortgage guaranty											39,259
8. Ocean marine											
9. Inland marine	174,926	151,057		93,011	18,027	22,329	6,106		255	554	30,427
10. Financial guaranty											6,256
11. Medical professional liability											
12. Earthquake	32,318	22,031		18,964							5,188
13. Group accident and health (b)											1,156
14. Credit accident and health (group and individual)											
15.1 Collectively renewable accident and health (b)											
15.2 Non-cancellable accident and health(b)											
15.3 Guaranteed renewable accident and health(b)											
15.4 Non-renewable for stated reasons only (b)											
15.5 Other accident only											
15.6 Medicare Title XVIII exempt from state taxes or fees											
15.7 All other accident and health (b)											
15.8 Federal employees health benefits program premium (b)											
16. Workers' compensation	359,879	338,305		180,288	25,347	105,566	403,581	35,155	.41,827	.31,635	35,014
17.1 Other Liability - occurrence	241,745	206,339		129,555	13,493	(411,671)	212,190	180	.61,721	.176,744	38,401
17.2 Other Liability - claims made											8,645
17.3 Excess workers' compensation											
18. Products liability											
19.1 Private passenger auto no-fault (personal injury protection)											
19.2 Other private passenger auto liability											
19.3 Commercial auto no-fault (personal injury protection)											
19.4 Other commercial auto liability	527,725	500,594		285,667	937,854	(300,071)	.74,593	.30,152	(.124,557)	.22,723	.81,326
21.1 Private passenger auto physical damage .....											.18,949
21.2 Commercial auto physical damage	421,546	429,653		227,510	350,267	330,147	3,343	.743	.500	.1,374	.65,573
22. Aircraft (all perils) .....											.15,076
23. Fidelity	5,969	6,109		3,792		.62	.793		(.34)	.82	1,087
24. Surety .....											.213
26. Burglary and theft	1,254	1,900		908		.1	.53				.235
27. Boiler and machinery .....											.645
28. Credit											
30. Warranty											
34. Aggregate write-ins for other lines of business											
35. TOTALS (a)	5,616,450	4,978,742		3,106,978	4,932,568	4,400,423	2,587,051	119,031	429,934	1,107,983	895,130
	DETAILS OF WRITE-INS										
3401.											
3402.											
3403.											
3498. Summary of remaining write-ins for Line 34 from overflow page											
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)											

(a) Finance and service charges not included in Lines 1 to 35 \$ 9,582

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Colorado		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10			
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	69,140	63,768			30,321	30,170	47,669	70,985	3,172	844	2,396	.11,275	1,401
2.1 Allied lines	131,010	125,829			53,812	34,670	29,047	8,491	8	(674)	490	21,239	2,655
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	12,131,947	11,369,155			6,256,044	11,217,579	10,115,502	1,492,869	249,920	.74,926	.163,994	2,109,244	245,895
5.1 Commercial multiple peril (non-liability portion)	7,949,433	6,629,720			4,141,383	4,866,866	5,478,313	1,542,861	102,959	197,832	.396,030	1,276,072	161,122
5.2 Commercial multiple peril (liability portion)	3,374,733	3,114,312			1,734,201	1,195,497	564,538	4,026,212	1,298,331	764,463	3,099,111	554,951	.68,401
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	936,991	903,744			457,963	389,074	362,216	20,866	5,944	4,674	3,358	158,888	.18,991
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	26,894	25,149			15,068								4,735
13. Group accident and health (b)													545
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	800,894	765,815			403,027	470,827	896,756	1,178,013	55,496	.73,852	.94,346	69,474	32,078
17.1 Other Liability - occurrence	1,501,797	1,264,407			743,745	169,261	(55,023)	2,127,716	50,885	(73,372)	924,943	236,152	30,439
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	7,466,054	7,191,121			3,416,174	6,351,319	5,358,425	5,884,599	399,277	314,063	.867,599	1,089,479	150,043
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	7,593,391	7,590,185			3,644,212	2,995,376	6,432,866	9,669,147	741,905	1,206,938	1,371,810	1,110,231	152,653
21.1 Private passenger auto physical damage	5,918,640	5,844,804			2,658,983	3,582,024	3,751,171	282,419	23,486	.34,855	.35,513	.862,711	118,463
21.2 Commercial auto physical damage	3,870,788	3,835,619			1,826,645	1,812,987	1,864,926	218,897	6,748	.11,689	.22,492	.566,857	.77,459
22. Aircraft (all perils)													
23. Fidelity	43,185	31,656			22,773		2,648	5,451	194	313	564	7,187	.875
24. Surety													
26. Burglary and theft	5,991	4,265			2,630	(2,631)	(2,448)	239		.1	.1	1,030	.121
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	51,820,887	48,759,549			25,406,983	33,112,242	34,845,811	26,528,764	2,938,325	2,610,405	6,982,645	8,079,525	1,061,143
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 90,693

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Florida		During the Year 2011						NAIC Company Code 32700			
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	44,537	46,492		20,706	1,729	1,756	424		(20)	15	7,455	753
2.1 Allied lines	87,637	91,293		39,195	4,450	2,760	3,018	5,660	5,445	295	14,673	1,204
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	456,920	469,376		198,163	54,014	16,042	94,385	3,272	(3,197)	15,819	71,681	5,360
5.2 Commercial multiple peril (liability portion)	1,726,617	1,877,762		999,204	1,163,888	219,312	7,349,813	682,638	5,515	5,576,542	287,034	23,872
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	859,989	917,802		414,948	190,341	283,378	114,026	10,048	17,284	9,685	139,851	14,752
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	.6	.6		3								1
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation	250,863	213,286		114,054	183,450	504,905	1,675,905	10,709	37,900	150,338	16,151	4,885
17.1 Other Liability - occurrence	3,048,577	3,336,271		1,766,234	4,663,035	7,976,002	17,711,810	2,801,834	7,176,544	14,994,548	501,050	50,396
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	3,890,847	3,634,313		1,457,150	3,435,704	2,248,682	1,226,484	109,941	96,059	.50,177	558,344	65,970
19.2 Other private passenger auto liability	23,289,068	22,130,448		8,837,356	17,525,608	16,096,307	17,693,138	585,443	558,798	2,502,786	3,353,609	409,439
19.3 Commercial auto no-fault (personal injury protection)	859,343	774,579		424,367	341,448	521,951	580,439	10,611	20,315	20,102	132,291	11,787
19.4 Other commercial auto liability	16,342,570	14,569,401		7,989,022	11,566,993	12,224,464	13,960,096	579,959	762,402	1,930,476	2,531,158	228,725
21.1 Private passenger auto physical damage	9,908,603	9,622,871		3,642,324	6,800,832	6,751,053	196,450	37,638	.37,533	.58,596	1,424,388	161,661
21.2 Commercial auto physical damage	4,196,589	3,944,508		1,990,760	1,965,570	2,045,035	218,219	10,112	17,017	.25,547	649,283	54,534
22. Aircraft (all perils)												
23. Fidelity	18,619	18,808		9,930		.97	2,444		(119)	253	3,162	258
24. Surety												
26. Burglary and theft	22,325	22,316		16,813		331	899		.4	.4	3,950	229
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	65,003,110	61,669,532		27,920,229	48,145,976	48,937,562	60,823,756	4,897,541	8,758,190	25,335,418	9,694,090	1,033,824
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 201,609

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	NAIC Group Code 0280		Direct Business in the state of Georgia		During the Year 2011		NAIC Company Code 32700						
			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1	2											
	Direct Premiums Written	Direct Premiums Earned											
1. Fire	348,822	338,397			168,573	317,964	(132,078)	19,832	.61	(40,410)	1,037	.57,801	.17,503
2.1 Allied lines	305,731	298,802			145,893	114,570	62,938	45,909	6,488	1,288	2,648	.50,786	.15,393
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	532,267	438,820			277,205	513,646	455,092	47,789	3,366	(9,833)	.6,719	.88,826	.26,815
4. Homeowners multiple peril	45,453,802	40,071,607			23,172,952	39,772,744	41,122,529	9,695,110	433,766	392,261	999,705	.8,192,470	.2,281,064
5.1 Commercial multiple peril (non-liability portion)	17,390,894	16,649,741			8,651,388	13,366,707	13,834,134	6,014,681	287,885	447,381	1,224,102	.2,852,129	.875,745
5.2 Commercial multiple peril (liability portion)	12,980,549	12,930,700			6,905,627	4,938,005	6,072,237	26,214,184	1,470,196	1,995,720	19,483,112	.2,164,475	.654,556
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	3,467,458	3,349,449			1,681,227	1,433,094	1,382,583	172,180	35,547	36,594	.19,805	.601,833	.174,859
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	127,967	121,222			62,666							.22,781	.6,450
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	17,929,053	18,281,969			9,094,326	12,520,181	12,564,429	35,639,173	1,228,842	1,188,521	2,717,775	.1,627,997	.1,987,261
17.1 Other Liability - occurrence	3,988,829	3,612,970			1,964,249	1,149,039	3,638,287	6,403,180	336,101	1,858,571	3,568,765	.654,140	.200,996
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	33,871,717	30,593,765			14,321,609	20,753,088	27,035,973	20,258,719	355,746	1,238,973	2,915,840	.5,047,426	.1,709,821
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	11,287,625	10,963,546			5,512,935	5,116,449	4,055,576	.11,026,245	487,083	392,404	1,587,013	.1,665,497	.570,695
21.1 Private passenger auto physical damage	27,858,546	26,521,435			11,277,580	14,680,292	14,267,555	.934,230	.60,110	.39,552	.136,711	.4,150,796	.1,404,424
21.2 Commercial auto physical damage	5,185,044	5,152,094			2,504,026	2,789,282	2,683,582	201,170	.34,120	.31,032	.25,530	.757,868	.261,515
22. Aircraft (all perils)													
23. Fidelity .....	.66,572	.59,720			.35,975	.66,817	.31,206	.(7,547)	.515	.(7,976)	.2,904	.11,015	.3,355
24. Surety													
26. Burglary and theft	18,050	18,176			9,257		154	.642		.4	.4	.2,985	.911
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	180,812,927	169,402,413			85,785,487	117,531,970	127,075,254	116,665,456	4,739,824	7,564,078	32,691,669	27,948,823	10,191,361
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 560,841

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Idaho		During the Year 2011						NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10				
	1 Direct Premiums Written	2 Direct Premiums Earned												
1. Fire	25,243	29,671		9,910		(91,454)	273		(8,170)	9	4,530	475		
2.1 Allied lines	15,420	17,813		6,138	6,118	6,061	979	5	(42)	58	2,748	290		
2.2 Multiple peril crop														
2.3 Federal flood														
3. Farmowners multiple peril														
4. Homeowners multiple peril														
5.1 Commercial multiple peril (non-liability portion)	570,371	549,675		299,127	131,692	137,807	75,852	1,068	3,716	18,048	102,476	.10,735		
5.2 Commercial multiple peril (liability portion)	1,081,539	1,067,108		622,408	515,427	151,306	1,486,220	72,135	(170,105)	1,150,603	196,186	20,355		
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	303,196	281,390		156,607	61,603	58,478	6,266	16	145	862	55,652	5,706		
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	1,351	1,975		1,406								260		
13. Group accident and health (b) .....												.25
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)												300		
15.8 Federal employees health benefits program premium (b)														
16. Workers' compensation												400		
17.1 Other Liability - occurrence	847,015	836,132		425,141	33,208	207,663	798,714	2,399	231,240	686,343	150,122	.15,941		
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability														
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	1,174,148	1,094,988		604,122	570,308	863,523	1,023,805	42,718	.90,394	148,109	195,903	.22,204		
21.1 Private passenger auto physical damage														
21.2 Commercial auto physical damage	603,757	537,730		322,602	286,553	248,221	14,550	143	(651)	2,821	100,957	.11,363		
22. Aircraft (all perils)														
23. Fidelity	3,858	4,401		2,638		(141)	582		(54)	.60	719	.73		
24. Surety														
26. Burglary and theft .....	.399	.362		.193		9	.17					.68	
27. Boiler and machinery .....												.8
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)	4,626,298	4,421,245		2,450,291	1,604,909	1,581,473	3,407,258	118,484	146,472	2,006,915	809,621	87,875		
DETAILS OF WRITE-INS														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

(a) Finance and service charges not included in Lines 1 to 35 \$ 23,549

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Illinois		During the Year 2011						NAIC Company Code 32700			
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	232,679	222,480		104,960	1,080,780	27,699	467,526	1,739	(115,459)	15,939	.40,071	2,267
2.1 Allied lines	792,448	766,276		386,672	467,748	219,696	472,806	8,201	(21,412)	.26,332	141,788	7,955
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	720,926	629,962		333,406	892,706	1,014,050	145,197	745	14,230	.18,812	121,155	7,212
4. Homeowners multiple peril	18,907,797	17,193,772		9,687,705	20,942,316	20,670,456	5,111,417	220,777	.90,937	519,914	3,417,935	189,315
5.1 Commercial multiple peril (non-liability portion)	12,434,270	11,805,286		6,321,449	10,388,025	8,624,949	4,247,776	230,743	(95,421)	.903,443	2,207,601	124,932
5.2 Commercial multiple peril (liability portion)	11,222,250	10,906,337		5,864,648	5,075,823	5,598,810	23,021,347	1,775,378	1,895,687	.17,236,238	2,045,749	112,793
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,237,185	3,217,658		1,549,341	1,652,444	1,834,117	303,760	17,238	.35,860	.30,645	595,249	32,586
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	1,332,009	1,243,800		659,910							.239,077	.13,372
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation	27,195,164	27,637,935		13,069,820	22,902,806	28,473,263	68,810,940	1,542,557	1,737,230	4,849,661	2,283,500	285,269
17.1 Other Liability - occurrence	4,247,499	3,960,529		2,083,588	1,494,062	3,110,602	9,204,256	36,419	335,656	1,001,277	675,876	42,650
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	25,561,189	24,539,641		10,336,464	13,901,412	14,318,448	14,958,959	469,807	526,535	2,114,999	3,839,820	299,523
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	10,064,876	10,019,350		4,838,415	3,377,824	4,082,510	7,222,403	487,970	602,370	1,039,348	1,533,500	120,214
21.1 Private passenger auto physical damage	20,432,765	19,775,994		8,146,650	15,132,006	14,835,484	242,499	.68,368	.58,013	.88,568	3,071,694	237,819
21.2 Commercial auto physical damage	5,534,619	5,560,148		2,687,698	5,989,455	5,701,761	.79,020	.33,674	.23,760	.24,759	835,634	.65,645
22. Aircraft (all perils)												
23. Fidelity .....	.62,560	.60,648		.29,927	.5,971	.15,520	.4,720	.4	.(359)	.828	.11,395	.629
24. Surety												
26. Burglary and theft	33,031	35,836		16,233	1,887	(382)	.1,106			.6	.6	6,070
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	142,011,266	137,575,651		66,116,887	103,321,387	108,529,618	134,301,659	4,893,621	5,087,397	27,871,077	21,066,115	1,542,516
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 308,760

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Indiana		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire													
2.1 Allied lines	16,481	15,581		8,237		57	972		(18)	53	2,952		
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	21,337,676	19,110,790		10,930,427	18,942,908	21,128,859	5,351,276	167,747	327,213	538,035	3,806,207		
5.1 Commercial multiple peril (non-liability portion)											344,187		
5.2 Commercial multiple peril (liability portion)													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	753,302	682,043		391,059	261,929	273,363	31,135	4,441	5,935	3,682	135,341		
10. Financial guaranty											12,151		
11. Medical professional liability													
12. Earthquake	742,769	669,341		374,146							133,838		
13. Group accident and health (b)											11,981		
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation											250		
17.1 Other Liability - occurrence	1,066,005	972,334		542,283	31,359	616,789	1,748,651	6,449	35,086	64,507	163,823		
17.2 Other Liability - claims made											17,195		
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	14,927,492	13,600,787		6,174,400	6,678,073	10,493,625	9,819,726	297,994	853,455	1,390,888	2,235,975		
19.3 Commercial auto no-fault (personal injury protection)											240,788		
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage	12,344,190	11,632,406		5,059,112	7,090,335	7,066,568	635,793	26,735	34,590	.81,792	1,850,299		
21.2 Commercial auto physical damage											199,118		
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft													
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	51,187,915	46,683,283		23,479,663	33,027,736	39,579,917	17,638,334	503,527	1,256,465	2,080,792	8,328,435		
	DETAILS OF WRITE-INS												
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 128,632

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Iowa		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	69,927	69,116		.30,375	6,274	.7,330	1,563		.9	.54	.11,713		
2.1 Allied lines	76,099	74,140		29,654	53,827	62,380	13,726	1,648	2,009	.778	.12,884		
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	579,223	527,758		244,533	1,478,917	1,761,441	341,073	11,570	.42,299	.42,936	.97,721		
4. Homeowners multiple peril	16,023,088	15,196,452		8,421,017	22,215,172	23,178,040	7,290,769	162,464	.115,499	.722,836	.2,877,717		
5.1 Commercial multiple peril (non-liability portion)	5,649,465	5,202,641		2,873,509	7,336,850	8,434,481	3,603,853	74,681	.319,450	.736,191	.955,683		
5.2 Commercial multiple peril (liability portion)	3,768,353	3,590,951		1,904,844	2,587,393	2,616,588	4,140,448	155,451	.160,392	.3,010,103	.645,535		
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	1,491,612	1,445,469		727,382	946,992	925,958	35,333	19,338	.21,328	.8,649	.264,530		
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	78,737	72,194		40,570							.13,901		
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	2,952,905	2,784,217		1,333,928	1,447,507	2,139,325	4,725,249	146,846	.184,667	.358,005	.290,478		
17.1 Other Liability - occurrence	1,708,583	1,564,706		821,533	17,555	135,116	448,005	.98	.52,406	.138,829	.269,145		
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	13,476,429	13,050,639		4,899,082	6,453,253	8,157,105	10,234,426	251,830	.469,568	.1,432,440	.2,011,911		
19.3 Commercial auto no-fault (personal injury protection) .....											.213,439
19.4 Other commercial auto liability	2,122,558	2,099,050		1,006,334	1,756,150	1,568,581	1,329,066	103,189	.98,784	.205,535	.323,950		
21.1 Private passenger auto physical damage	15,246,515	15,062,031		5,521,930	10,594,757	10,672,848	674,136	.26,119	.30,778	.87,581	.2,277,813		
21.2 Commercial auto physical damage	2,290,904	2,223,858		1,092,082	1,388,848	1,433,610	.177,502	.3,591	.7,716	.14,959	.351,186		
22. Aircraft (all perils)													
23. Fidelity	10,261	9,377		4,417	.27,249	(2,310)	(13,217)		(.4,978)	.135	.1,825		
24. Surety													
26. Burglary and theft	8,630	8,953		2,965		130	339		.2	.2	.1,538		
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	65,553,287	62,981,552		28,954,155	56,330,991	61,108,117	33,007,763	956,854	1,499,903	6,759,283	10,407,530		
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 128,900

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 1 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Kansas		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	16,119	14,956		.7,609		.57	.157		(3)	.5	2,988	.515	
2.1 Allied lines	36,910	33,180		.16,387		.34,088	.34,067		1,758		(18)	6,815	
2.2 Multiple peril crop												1,180	
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	1,068,165	.912,867		.604,943		.894,497	.1,017,876		.405,198	.26,840	.64,542	.97,688	
5.2 Commercial multiple peril (liability portion)	532,075	.470,954		.257,403		.73,111	(12,219)		.336,255	.40,326	(5,617)	201,970	
6. Mortgage guaranty												102,909	
7. Ocean marine .....												.17,014
8. Inland marine	195,057	224,809		.92,811		.36,298	.28,521		.8,174	.194	(2,083)	.765	
9. Financial guaranty .....												.39,255
10. Medical professional liability .....												.6,237
12. Earthquake .....	.702	.622		.559								.126
13. Group accident and health (b) .....												.22
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancelable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	881,837	.808,224		.379,270		.180,562	.541,554		.1,031,720	.24,178	.55,966	.81,407	
17.1 Other Liability - occurrence	698,077	.632,519		.299,355		.896,098	5,007,902		.5,412,368	.39,543	(439,473)	.549,718	
17.2 Other Liability - claims made												126,198	
17.3 Excess workers' compensation .....												.22,322
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection) .....	.14,135	.13,417		.7,164		.6,732	.9,046		.6,140		.118	.220
19.4 Other commercial auto liability	500,418	.484,680		.240,936		.118,552	.245,785		.309,426	.95	.18,839	.42,305	
21.1 Private passenger auto physical damage .....												.82,383
21.2 Commercial auto physical damage	298,111	.272,274		.146,050		.553,026	.543,504		.214	.2,648	.2,471	.1,520	
22. Aircraft (all perils) .....												.48,486
23. Fidelity .....	.1,228	.1,007		.637			.73		.159		.3	.16
24. Surety .....												.236
26. Burglary and theft .....												.39
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	4,244,240	3,870,721		2,053,949		2,792,963	7,416,200		7,511,625	133,824	(305,256)	1,045,221	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,943

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Kentucky		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	128,813	138,839		.59,809	3,119	3,300	1,227	.4	(49)	42	22,475		
2.1 Allied lines	114,285	115,026		.56,216	11,156	11,736	8,189		(121)	451	20,133		
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	19,071,172	18,416,006		9,818,287	14,323,103	14,509,138	5,849,265	299,615	199,962	574,662	3,343,633		
5.1 Commercial multiple peril (non-liability portion)	8,708,721	8,248,428		4,374,790	5,454,708	6,303,036	2,839,926	109,802	287,784	598,542	1,512,759		
5.2 Commercial multiple peril (liability portion)	3,546,878	3,582,658		1,767,205	1,396,508	1,422,286	4,300,418	272,123	262,322	3,149,658	623,286		
6. Mortgage guaranty											74,978		
8. Ocean marine													
9. Inland marine	1,192,122	1,180,536		570,416	425,793	417,665	88,593	2,418	3,542	8,734	211,370		
10. Financial guaranty											25,186		
11. Medical professional liability													
12. Earthquake	1,630,862	1,572,059		835,834							287,293		
13. Group accident and health (b)											34,436		
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	1,230,858	1,191,135		553,757	386,430	586,611	1,438,599	51,253	62,227	111,094	113,139		
17.1 Other Liability - occurrence	1,340,710	1,264,851		651,735	244,149	708,669	1,108,449	31,892	348,825	657,435	218,523		
17.2 Other Liability - claims made											28,282		
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)	1,511,985	1,509,389		561,664	1,056,853	551,778	1,181,772	(4,660)	(6,043)	43,797	221,955		
19.2 Other private passenger auto liability	10,118,607	10,152,263		3,741,761	7,080,610	7,584,732	12,494,413	305,952	385,813	1,769,607	1,487,610		
19.3 Commercial auto no-fault (personal injury protection)	337,842	335,822		162,456	240,169	223,110	370,011	1,259	4,129	13,024	49,322		
19.4 Other commercial auto liability	5,107,947	4,987,522		2,491,858	2,795,242	3,676,587	7,023,700	297,842	428,284	999,081	757,147		
21.1 Private passenger auto physical damage	6,644,890	6,890,787		2,379,401	4,342,201	4,272,786	124,744	15,784	12,382	.35,338	977,722		
21.2 Commercial auto physical damage	2,695,780	2,717,963		1,291,629	1,566,856	1,581,762	124,366	8,471	10,444	.15,055	397,500		
22. Aircraft (all perils)											57,059		
23. Fidelity	20,385	20,056		11,772		39,969	18,982	7,763	9,368	1,964	3,683		
24. Surety													
26. Burglary and theft	4,102	4,440		1,747		.86	163			.1	.86		
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	63,405,958	62,327,780		29,330,336	39,326,897	41,893,250	36,972,819	1,400,690	2,010,043	7,978,486	10,248,308		
	DETAILS OF WRITE-INS												
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 177,177

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Michigan		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred		
	1 Direct Premiums Written	2 Direct Premiums Earned						8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred		
1. Fire											17,360
2.1 Allied lines											
2.2 Multiple peril crop											
2.3 Federal flood											
3. Farmowners multiple peril											
4. Homeowners multiple peril											17,360
5.1 Commercial multiple peril (non-liability portion)											
5.2 Commercial multiple peril (liability portion)											
6. Mortgage guaranty											
8. Ocean marine											
9. Inland marine											
10. Financial guaranty											
11. Medical professional liability											
12. Earthquake											
13. Group accident and health (b)											
14. Credit accident and health (group and individual)											
15.1 Collectively renewable accident and health (b)											
15.2 Non-cancellable accident and health(b)											
15.3 Guaranteed renewable accident and health(b)											
15.4 Non-renewable for stated reasons only (b)											
15.5 Other accident only											
15.6 Medicare Title XVIII exempt from state taxes or fees											
15.7 All other accident and health (b)											
15.8 Federal employees health benefits program premium (b)											
16. Workers' compensation											
17.1 Other Liability - occurrence											
17.2 Other Liability - claims made											
17.3 Excess workers' compensation											
18. Products liability											
19.1 Private passenger auto no-fault (personal injury protection)											
19.2 Other private passenger auto liability											
19.3 Commercial auto no-fault (personal injury protection)											
19.4 Other commercial auto liability											
21.1 Private passenger auto physical damage											
21.2 Commercial auto physical damage											
22. Aircraft (all perils)											
23. Fidelity											
24. Surety											
26. Burglary and theft											
27. Boiler and machinery											
28. Credit											
30. Warranty											
34. Aggregate write-ins for other lines of business											
35. TOTALS (a)											34,719
DETAILS OF WRITE-INS											
3401.											
3402.											
3403.											
3498. Summary of remaining write-ins for Line 34 from overflow page											
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)											

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 2 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Minnesota		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10			
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	322,289	301,570			.162,121	.7,324	.7,029	.2,979	.1,855	.1,672	.105	.53,375	.6,389
2.1 Allied lines	317,500	311,655			.166,788	.659,059	.653,936	.61,865	.2,438	.(350)	.3,486	.52,137	.6,295
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	733,270	.627,085			.365,595	.1,941,400	.2,278,706	.614,262	.38,183	.59,366	.75,551	.122,793	.14,534
4. Homeowners multiple peril .....	.69,269,577	.64,562,173			.36,880,247	.63,573,901	.61,098,512	.23,438,474	.586,563	.(241,771)	.2,313,484	.12,216,667	.1,373,274
5.1 Commercial multiple peril (non-liability portion)	18,413,185	.18,045,529			.8,978,736	.17,142,140	.16,160,797	.4,647,934	.244,820	.109,773	.1,137,392	.3,049,058	.365,071
5.2 Commercial multiple peril (liability portion)	14,565,763	.14,221,812			.7,230,448	.6,275,656	.7,211,067	.14,824,353	.1,683,760	.2,416,383	.11,347,165	.2,468,930	.288,774
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	6,755,388	6,570,122			.3,239,116	.3,597,627	.3,478,569	.223,618	.46,535	.48,475	.33,813	.1,178,454	.133,937
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	16,208	13,371			.8,798							.2,801	.321
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	19,763,885	19,069,850			.9,407,427	.11,018,270	.16,200,344	.35,573,273	.1,113,149	.1,397,501	.2,842,136	.1,939,399	.571,809
17.1 Other Liability - occurrence	6,690,168	6,174,646			.3,311,230	.787,884	.396,551	.2,200,221	.113,978	.508,711	.1,125,754	.1,066,583	.132,628
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)	9,043,807	.8,817,646			.3,116,899	.6,265,080	.3,818,869	.4,364,634	.408,471	.391,663	.163,017	.133,873	.228,038
19.2 Other private passenger auto liability .....	.28,103,753	.27,681,043			.9,647,808	.15,481,068	.15,572,728	.24,448,223	.877,105	.1,143,013	.3,407,835	.4,155,250	.557,235
19.3 Commercial auto no-fault (personal injury protection) .....	.877,914	.848,161			.396,998	.468,480	.682,114	.724,155	.30,982	.42,980	.25,092	.132,205	.22,102
19.4 Other commercial auto liability .....	.7,739,865	.7,537,408			.3,540,188	.2,737,360	.4,361,079	.7,613,308	.249,267	.516,638	.1,048,245	.1,173,188	.153,605
21.1 Private passenger auto physical damage .....	.36,500,693	.35,946,755			.12,375,469	.21,518,082	.21,258,121	.1,138,960	.66,442	.55,031	.167,575	.5,397,258	.723,695
21.2 Commercial auto physical damage .....	.6,709,548	.6,468,411			.3,053,566	.3,809,824	.3,724,071	.284,668	.6,029	.4,083	.32,397	.1,008,672	.133,021
22. Aircraft (all perils)													
23. Fidelity .....	.74,290	.69,764			.32,511		.1,563	.9,544	.860	.582	.988	.12,685	.1,473
24. Surety													
26. Burglary and theft .....	.44,430	.42,492			.18,769	.1,891	.1,220	.1,477	.10	.18	.8	.7,517	.881
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	225,941,533	217,309,493			101,932,733	155,285,046	156,905,276	120,171,949	5,470,449	6,453,766	23,724,044	35,373,847	4,713,084
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 391,619

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 2 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Mississippi		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire											973		
2.1 Allied lines													
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril											333		
4. Homeowners multiple peril											973		
5.1 Commercial multiple peril (non-liability portion)													
5.2 Commercial multiple peril (liability portion)													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation													
17.1 Other Liability - occurrence													
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage													
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft													
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)											2,280		
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Missouri		During the Year 2011						NAIC Company Code 32700				
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	159,530	163,271		.72,678		6,030	6,597	1,546		(59)	.54	26,440	3,272
2.1 Allied lines	155,714	163,737		.67,407		85,769	80,673	10,845		(624)	642	25,954	3,194
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	7,798,476	7,016,425			3,949,195	9,840,490	10,433,994	1,882,380	133,610	171,869	196,272	1,422,233	159,938
5.1 Commercial multiple peril (non-liability portion)	6,465,996	6,435,766			3,196,153	7,112,032	7,453,958	2,193,849	168,778	296,639	497,159	1,071,109	132,611
5.2 Commercial multiple peril (liability portion)	5,139,763	5,269,809			2,494,177	3,350,603	3,622,366	12,152,994	944,200	1,044,116	9,069,547	869,787	105,411
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	1,513,610	1,562,199			666,535	685,067	614,476	74,877	15,848	13,862	9,077	265,776	31,042
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	557,580	539,791			277,670							97,932	.11,435
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	6,405,624	6,834,971			2,977,865	4,046,678	3,363,664	13,894,244	449,234	355,435	1,049,635	644,696	131,372
17.1 Other Liability - occurrence	1,070,568	1,070,903			547,897	71,577	159,553	554,435	20,077	119,881	359,439	175,485	21,956
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	6,002,649	5,639,791			2,495,894	2,786,757	3,576,173	4,074,045	105,880	207,479	571,177	919,747	123,318
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	4,769,622	4,893,172			2,198,011	1,940,168	4,901,631	7,170,478	419,109	828,856	970,587	714,362	98,058
21.1 Private passenger auto physical damage	4,851,294	4,746,159			1,980,037	3,417,294	3,342,089	45,582	24,810	26,337	.19,334	743,808	.99,495
21.2 Commercial auto physical damage	3,124,602	3,257,390			1,385,924	3,281,113	3,485,653	278,896	23,112	37,470	.24,504	466,460	.64,082
22. Aircraft (all perils)													
23. Fidelity	17,009	18,859			8,054	(4,175)	(4,236)	2,208		(131)	229	3,014	.349
24. Surety													
26. Burglary and theft	5,161	5,267			1,958		101	209		.1	.1	910	106
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	48,037,195	47,617,510			22,319,454	36,619,403	41,038,071	42,336,587	2,304,656	3,101,130	12,767,657	7,447,714	985,640
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 98,797

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	NAIC Group Code 0280		Direct Business in the state of Nebraska		During the Year 2011		NAIC Company Code 32700					
			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	
	1 Direct Premiums Written	2 Direct Premiums Earned									11 Commissions and Brokerage Expenses	
1. Fire .....	.37,100	.33,903			.22,343	368	.469	.370		(11)	.13	.6,561
2.1 Allied lines .....	.62,496	.60,346			.39,562	.73,233	.87,271	.18,818	.99	.785	.1,079	.11,091
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril .....	.6,635,071	.6,397,660			.3,397,142	.6,350,705	.6,847,046	.1,411,022	.51,059	.75,842	.144,780	.1,202,967
5.1 Commercial multiple peril (non-liability portion) .....	.2,141,242	.2,063,485			.1,040,600	.1,201,796	.1,305,036	.365,967	.2,129	.24,742	.89,473	.378,528
5.2 Commercial multiple peril (liability portion) .....	.1,341,819	.1,373,534			.667,047	.260,081	.477,300	.1,445,789	.56,987	.179,501	.1,084,297	.240,907
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine .....	.549,078	.548,219			.265,199	.157,141	.159,003	.11,559	.688	.745	.1,668	.100,100
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake .....	.9,735	.9,844			.4,569							.1,741
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation .....	.1,317,195	.1,341,261			.630,854	.361,544	.458,581	.3,252,681	.41,590	.33,215	.222,680	.136,785
17.1 Other Liability - occurrence .....	.490,823	.468,299			.246,987	.12,537	.41,144	.152,757	.237	.33,377	.71,908	.78,565
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability .....	.4,626,425	.4,489,935			.1,688,313	.3,413,091	.2,629,326	.2,689,740	.66,894	(34,518)	.381,762	.695,058
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability .....	.836,486	.831,771			.415,897	.204,417	.1,569,917	.1,820,184	.2,892	.194,694	.255,194	.127,031
21.1 Private passenger auto physical damage .....	.4,813,046	.4,847,642			.1,701,740	.3,858,930	.3,835,003	.55,828	.5,824	.5,988	.17,469	.724,770
21.2 Commercial auto physical damage .....	.805,574	.792,794			.416,105	.915,555	.876,064	.15,261	.9,070	.8,157	.3,194	.122,566
22. Aircraft (all perils)												
23. Fidelity .....	.4,631	.4,064			.2,489		.140	.619		(12)	.64	.881
24. Surety												
26. Burglary and theft .....	.1,684	.2,102			.935		.74					.291
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	23,672,404	23,264,857			10,539,783	16,809,377	18,286,301	11,240,668	237,468	522,505	2,273,582	3,827,840
	DETAILS OF WRITE-INS											
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 51,932

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 2 9 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Nevada		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire											1,926		
2.1 Allied lines													
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril											1,926		
5.1 Commercial multiple peril (non-liability portion)													
5.2 Commercial multiple peril (liability portion)													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation													
17.1 Other Liability - occurrence													
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage													
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft											500		
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)											4,351		
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of New Mexico		During the Year 2011		NAIC Company Code 32700	11	12			
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4						
	1 Direct Premiums Written	2 Direct Premiums Earned								
1. Fire										
2.1 Allied lines										
2.2 Multiple peril crop										
2.3 Federal flood										
3. Farmowners multiple peril										
4. Homeowners multiple peril										
5.1 Commercial multiple peril (non-liability portion)										
5.2 Commercial multiple peril (liability portion)										
6. Mortgage guaranty										
8. Ocean marine										
9. Inland marine										
10. Financial guaranty										
11. Medical professional liability										
12. Earthquake										
13. Group accident and health (b)										
14. Credit accident and health (group and individual)										
15.1 Collectively renewable accident and health (b)										
15.2 Non-cancellable accident and health(b)										
15.3 Guaranteed renewable accident and health(b)										
15.4 Non-renewable for stated reasons only (b)										
15.5 Other accident only										
15.6 Medicare Title XVIII exempt from state taxes or fees										
15.7 All other accident and health (b)										
15.8 Federal employees health benefits program premium (b)										
16. Workers' compensation										
17.1 Other Liability - occurrence										
17.2 Other Liability - claims made										
17.3 Excess workers' compensation										
18. Products liability										
19.1 Private passenger auto no-fault (personal injury protection)										
19.2 Other private passenger auto liability										
19.3 Commercial auto no-fault (personal injury protection)										
19.4 Other commercial auto liability										
21.1 Private passenger auto physical damage										
21.2 Commercial auto physical damage										
22. Aircraft (all perils)										
23. Fidelity										
24. Surety										
26. Burglary and theft										
27. Boiler and machinery										
28. Credit										
30. Warranty										
34. Aggregate write-ins for other lines of business										
35. TOTALS (a)							1,000			
DETAILS OF WRITE-INS										
3401.										
3402.										
3403.										
3498. Summary of remaining write-ins for Line 34 from overflow page										
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)										

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of North Carolina		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	146,620	136,524		.69,770	.14,382	.14,604	.1,273	.7	.(39)	.47	.30,413	.5,158	
2.1 Allied lines	119,266	112,391		.63,274	.140,598	.258,155	.24,533		.8,383	.1,448	.24,660	.3,798	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril .....	.30,528,262	.30,119,003		.15,687,643	.36,714,927	.38,575,629	.9,003,411	.186,883	.244,807	.917,547	.5,456,550	.1,056,650
5.1 Commercial multiple peril (non-liability portion)	9,995,889	9,588,014		5,018,572	.10,030,396	.11,248,792	.3,584,683	.87,505	.402,085	.781,924	.2,047,128	.318,315	
5.2 Commercial multiple peril (liability portion)	6,822,632	6,738,139		3,529,426	.3,637,126	.7,443,961	.10,969,008	.328,560	.3,121,802	.8,187,522	.1,439,169	.217,280	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	2,302,060	2,308,818		.1,131,677	.575,019	.583,374	.104,647	.3,439	.6,235	.11,177	.464,725	.73,291	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	210,841	208,480		.101,009								.39,447	
13. Group accident and health (b) .....												.6,712
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	9,141,349	9,081,346		4,549,206	.5,595,607	.6,178,937	.16,697,971	.393,160	.359,192	.1,259,606	.949,183	.346,799	
17.1 Other Liability - occurrence	2,596,232	2,367,971		1,294,065	.71,675	.581,464	.1,800,189	.60,642	.560,653	.1,306,658	.463,422	.82,727	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	16,412,321	16,073,966		.6,514,395	.6,454,285	.8,119,018	.7,278,401	.161,878	.399,687	.1,018,893	.2,958,845	.551,381	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	8,032,781	7,522,238		3,973,773	.4,103,007	.4,204,756	.3,189,844	.102,382	.140,154	.502,252	.1,355,700	.269,160	
21.1 Private passenger auto physical damage	10,790,199	10,376,500		4,268,568	.7,320,645	.7,286,188	.178,958	.15,690	.16,969	.44,331	.1,874,759	.344,697	
21.2 Commercial auto physical damage	3,932,807	3,708,052		1,941,961	.2,898,999	.2,920,641	.148,600	.8,215	.11,548	.21,104	.663,173	.125,640	
22. Aircraft (all perils)													
23. Fidelity .....	.45,821	.41,791		.22,610		.961	.5,898		.(173)	.610	.9,421	.1,460
24. Surety													
26. Burglary and theft .....	.24,057	.22,436		.14,795		.732	.944		.4	.4	.4,743	.766
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	101,101,138	98,405,669		48,180,745	77,562,283	87,425,273	52,990,426	1,348,361	5,271,406	14,053,220	17,781,336	3,403,834	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 247,676

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of North Dakota		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	.21,286	.30,521		.7,530		(64)	.240		(19)	.8	.3,834	.380
2.1 Allied lines .....	.47,320	.54,399		.13,607	.1,331	.1,957	.4,120		(53)	.222	.8,203	.846
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril .....	.208,660	.185,313		.112,346	.420,344	.360,739	.19,611	.2,283	(.9,953)	.3,182	.35,986	.3,729
4. Homeowners multiple peril .....	.4,921,419	.4,410,225		.2,617,956	.2,895,442	.3,239,384	.690,680	.22,394	.48,028	.70,506	.944,627	.87,946
5.1 Commercial multiple peril (non-liability portion) .....	.2,235,328	.2,172,571		.987,433	.562,981	.624,121	.349,723	.10,002	.18,455	.75,885	.380,237	.39,945
5.2 Commercial multiple peril (liability portion) .....	.1,330,392	.1,271,590		.625,300	.292,158	.805,810	.1,234,465	.38,263	.423,922	.933,658	.230,451	.23,774
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine .....	.773,522	.717,317		.350,403	.227,331	.250,989	.40,343	.1,246	.3,487	.4,144	.142,039	.13,823
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake .....	.490	.431		.192							.95	.9
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation													
17.1 Other Liability - occurrence .....	.950,514	.885,093		.477,973	.24,173	(.16,887)	.276,201	.28,022	.59,979	.89,755	.155,036	.16,986
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection) .....	.736,722	.713,808		.281,788	.569,400	.111,960	.321,952	.19,242	.11,640	.12,355	.114,686	.13,767
19.2 Other private passenger auto liability .....	.3,367,980	.3,275,588		.1,283,360	.2,158,148	.2,843,733	.4,169,510	.189,470	.319,278	.582,642	.524,750	.62,979
19.3 Commercial auto no-fault (personal injury protection) .....	.76,586	.71,830		.35,908	.56,215	.53,136	.37,394	.4,285	.4,597	.1,377	.12,020	.1,426
19.4 Other commercial auto liability .....	.993,829	.933,069		.455,723	.414,569	.404,064	.1,268,943	.92,963	.98,389	.173,657	.155,767	.18,523
21.1 Private passenger auto physical damage .....	.6,827,485	.6,872,728		.2,544,142	.3,485,239	.3,334,934	.83,939	.8,733	.3,812	.22,040	.1,067,046	.122,007
21.2 Commercial auto physical damage .....	.1,572,297	.1,487,731		.685,982	.493,542	.514,417	.59,314	.605	.1,586	.5,865	.247,070	.28,097
22. Aircraft (all perils)													
23. Fidelity .....	.13,610	.12,740		.6,747		.282	.1,779		(.53)	.184	.2,385	.243
24. Surety													
26. Burglary and theft .....	.6,102	.6,087		.3,087		.79	.239		.1	.1	.1,051	.109
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	24,083,543	23,101,042		10,489,476	11,600,874	12,528,655	8,558,455	417,508	983,098	1,975,482	4,025,284	434,590	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 28,221

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Ohio		During the Year 2011						NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10				
	1 Direct Premiums Written	2 Direct Premiums Earned												
1. Fire	222,429	227,625			.101,224	.14,126	.14,886	.2,087	.1,657	.1,578	.74	.39,438	.3,789	
2.1 Allied lines .....	.176,101	.181,223			.82,476	.61,153	.61,939	.22,541	.806	.398	.1,224	.31,276	.3,000
2.2 Multiple peril crop														
2.3 Federal flood														
3. Farmowners multiple peril .....	.1,285,485	.1,202,977			.609,225	.1,299,363	.1,110,541	.215,074	.35,487	.(13,525)	.28,119	.253,789	.21,897
4. Homeowners multiple peril .....	.20,300,272	.19,781,909			.10,120,785	.23,294,166	.23,410,498	.4,927,622	.294,658	.217,920	.508,342	.3,726,999	.345,793
5.1 Commercial multiple peril (non-liability portion) .....	.16,395,856	.16,255,207			.8,303,683	.14,206,776	.14,894,985	.5,480,707	.387,131	.484,463	.1,157,708	.2,896,935	.279,286
5.2 Commercial multiple peril (liability portion) .....	.9,644,868	.9,832,577			.4,990,235	.6,353,565	.7,006,875	.16,198,442	.1,250,937	.1,770,903	.12,082,280	.1,732,547	.164,290
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	2,554,869	2,627,699			.1,236,156	.912,694	.869,151	.115,747	.9,450	.7,991	.12,867	.470,856	.43,519	
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	468,892	462,607			.213,358							.83,337	.7,987	
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits program premium (b)														
16. Workers' compensation														
17.1 Other Liability - occurrence	3,467,747	3,232,127			.1,747,632	.85,174	.1,584,424	.4,034,297	.33,260	.475,757	.916,381	.565,898	.59,069	
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability	19,040,244	19,390,642			.6,120,428	.13,660,745	.13,023,688	.17,515,873	.707,131	.628,534	.2,495,205	.2,987,391	.324,957	
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	5,420,522	5,453,562				.2,541,925	.1,331,759	.3,948,154	.4,975,888	.179,571	.548,154	.696,504	.829,593	.92,483
21.1 Private passenger auto physical damage .....	.15,012,447	.15,299,681			.4,798,049	.10,624,096	.10,678,960	.545,579	.32,180	.31,468	.92,487	.2,357,643	.256,236
21.2 Commercial auto physical damage .....	.3,346,304	.3,369,459			.1,560,265	.1,845,736	.1,840,438	.120,447	.8,753	.10,221	.15,748	.508,347	.57,096
22. Aircraft (all perils)														
23. Fidelity .....	.64,583	.61,963			.32,037	.47,474	.105,632	.56,775	.7,498	.14,964	.8,632	.11,525	.1,100
24. Surety														
26. Burglary and theft .....	.27,609	.29,304			.12,187	.11,910	.4,151	.770	.28	.33	.5	.4,891	.470
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)	97,428,229	97,408,563			42,469,665	73,792,540	78,549,546	54,493,201	2,949,293	4,182,547	18,026,485	16,500,465	1,660,972	
DETAILS OF WRITE-INS														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

(a) Finance and service charges not included in Lines 1 to 35 \$ 366,964

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 3 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Oregon		During the Year 2011						NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid				
	1 Direct Premiums Written	2 Direct Premiums Earned												
1. Fire												750		
2.1 Allied lines														
2.2 Multiple peril crop														
2.3 Federal flood														
3. Farmowners multiple peril														
4. Homeowners multiple peril												750		
5.1 Commercial multiple peril (non-liability portion)														
5.2 Commercial multiple peril (liability portion)														
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine														
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake														
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits program premium (b)														
16. Workers' compensation														
17.1 Other Liability - occurrence														
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability														
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability														
21.1 Private passenger auto physical damage														
21.2 Commercial auto physical damage														
22. Aircraft (all perils)														
23. Fidelity														
24. Surety														
26. Burglary and theft														
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)												1,500		
DETAILS OF WRITE-INS														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Pennsylvania		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10			
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	12,211	7,831		4,381		.118	.118		.4	.4	2,319	310	
2.1 Allied lines	16,563	10,740		5,823		1,026	1,026		.56	.56	3,100	420	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	180,189	139,404		.97,351	.32,230	.62,974	.42,436	.1,442	.8,087	.8,976	33,004	4,597	
5.2 Commercial multiple peril (liability portion)	127,978	111,457		.61,229	.16,503	.30,636	.63,204		.11,277	.47,931	23,749	3,270	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	28,393	20,814		14,522		.515	.965		.45	.74	5,273	724	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	501,750	458,702		224,381	.439,098	.657,388	.567,722	.51,613	.75,262	.51,429	.46,963	7,028	
17.1 Other Liability - occurrence	51,969	46,645		.24,834		.28,428	.62,301		.30,794	.56,977	9,509	1,327	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection)	3,131	1,865		1,845		.803	1,069		.29	.36	483	.89	
19.4 Other commercial auto liability	47,405	34,733		.23,462	.1,791	.14,338	.16,461		.1,744	.2,245	7,250	1,396	
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage	27,942	19,957		14,035	.14,682	.19,986	.5,474		.295	.331	4,375	711	
22. Aircraft (all perils)													
23. Fidelity	500	344		.156		.51	.51		.5	.5	.99	.13	
24. Surety													
26. Burglary and theft												260	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	998,031	852,493		472,018	504,304	816,262	760,826	53,055	127,598	168,063	136,124	20,147	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,551

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of		South Carolina		During the Year		2011		NAIC Company Code		32700	
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	169,843	169,141		.76,292	.23,850	.11,140	.1,563		.(1,199)	.55	29,278	6,255
2.1 Allied lines	145,306	149,841		.66,976	.114,838	.129,967	.27,192		.10	.606	1,576	5,352
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	18,580,208	17,473,324		.9,278,136	.26,204,619	.27,142,373	.4,775,921	.159,542	.193,512	.498,797	3,395,252	684,292
5.1 Commercial multiple peril (non-liability portion)	8,005,984	7,736,393		4,043,901	7,210,892	7,106,590	2,590,373	168,846	185,911	.576,949	1,362,769	294,853
5.2 Commercial multiple peril (liability portion)	4,434,548	4,411,607		2,354,892	2,384,454	1,060,306	7,030,298	(356,783)	5,271,871	767,032		163,320
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,470,510	1,403,867		.710,000	.363,019	.362,779	.86,853	.4,686	.5,136	.8,448	263,992	54,157
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	580,411	.570,695		.285,346								103,980
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation	9,535,207	9,898,186		4,704,984	5,293,424	7,122,170	16,032,952	418,548	556,507	1,256,730	960,947	1,109,844
17.1 Other Liability - occurrence	1,888,852	1,754,548		913,390	95,602	1,903,349	2,543,479	59,656	364,513	708,960	311,124	.69,565
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection) .....					.31,306	.47,511	.16,204	.125	.748	.623		
19.2 Other private passenger auto liability	19,199,228	17,927,475		7,978,740	.11,930,243	.9,407,829	.11,147,644	.310,099	(14,143)	1,618,716	2,915,894	.807,815
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,326,601	3,181,421		1,633,775	2,036,871	2,710,808	4,360,745	.84,022	204,041	.626,740	506,280	136,123
21.1 Private passenger auto physical damage	12,646,161	12,042,597		5,115,175	9,253,408	9,173,415	396,450	.37,580	.37,887	.63,273	1,923,991	465,746
21.2 Commercial auto physical damage	1,660,683	1,592,634		.796,147	1,445,971	1,471,175	.85,687	.2,300	.5,206	.9,298	252,750	.61,161
22. Aircraft (all perils)												
23. Fidelity .....	.41,217	.37,727		.19,060		.935	.5,054		(.130)	.523	.7,215	.1,518
24. Surety												
26. Burglary and theft .....	.26,364	.28,217		.13,804		.653	.1,145		.5	.5	4,715	.971
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	81,711,124	78,377,671		37,990,619	66,388,497	67,650,999	49,101,560	1,950,709	1,181,817	10,642,564	12,830,227	3,882,348
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 231,327

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 4 2 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of		South Dakota		During the Year		2011		NAIC Company Code		32700	
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	24,593	17,153			13,471		141	239		(1)	8	4,324
2.1 Allied lines	38,850	23,865			21,851		1,448	2,324		60	123	6,929
2.2 Multiple peril crop												1,034
2.3 Federal flood												
3. Farmowners multiple peril	110,820	97,046			54,475	33,485	38,882	10,965		.82	1,352	18,077
4. Homeowners multiple peril	2,611,353	2,400,302			1,386,597	3,124,818	3,571,322	812,656		.57,972	.81,968	480,428
5.1 Commercial multiple peril (non-liability portion)	2,482,645	2,363,816			1,218,181	1,401,949	1,524,191	625,050		17,519	35,900	135,886
5.2 Commercial multiple peril (liability portion)	1,973,187	1,876,235			933,069	692,626	826,223	2,704,092		166,251	216,316	413,457
6. Mortgage guaranty												66,057
8. Ocean marine												52,502
9. Inland marine	757,166	720,000			326,132	342,922	349,401	26,145		1,915	3,721	3,583
10. Financial guaranty												130,678
11. Medical professional liability												20,146
12. Earthquake	730	1,089			375							136
13. Group accident and health (b)												19
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation	3,028,450	3,054,485			1,362,342	2,043,542	2,835,595	5,674,258		85,871	102,857	429,360
17.1 Other Liability - occurrence	886,432	839,559			405,572	23,819	239,752	278,935			43,567	105,685
17.2 Other Liability - claims made												136,243
17.3 Excess workers' compensation												23,586
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,075,947	1,971,321			816,835	1,532,892	856,672	2,548,392		23,847	(53,310)	366,198
19.3 Commercial auto no-fault (personal injury protection)												309,181
19.4 Other commercial auto liability	1,341,633	1,305,179			586,741	301,836	597,412	887,247		21,703	.64,342	125,791
21.1 Private passenger auto physical damage	2,826,650	2,734,542			1,102,201	2,159,791	2,127,638	58,390		5,382	2,962	.10,284
21.2 Commercial auto physical damage	1,757,350	1,708,315			769,545	1,141,209	1,017,212	20,242		589	(7,428)	4,979
22. Aircraft (all perils)												259,425
23. Fidelity	5,174	4,913			2,339		35	682		(32)	71	864
24. Surety												138
26. Burglary and theft	4,254	3,723			1,799		5,100	5,171			24	24
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	19,925,234	19,121,543			9,001,524	12,798,890	13,992,430	13,656,190		345,767	467,079	3,285,835
												2,988,382
												608,436
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 25,906

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 4 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Tennessee		During the Year 2011					NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9				
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	229,172	230,645		126,723	248,379	293,671	46,589	5,155	6,623	1,638	.44,155		
2.1 Allied lines	152,683	139,579		86,107	266,468	224,701	51,168	1,459	(3,061)	2,993	29,129		
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	12,298,138	11,672,175		6,049,255	27,328,315	33,616,320	9,443,422	286,068	1,670,099	2,083,646	2,394,957		
5.2 Commercial multiple peril (liability portion)	7,122,534	6,870,302		3,594,282	8,807,960	6,561,414	9,046,189	596,999	(1,044,074)	6,761,952	1,415,565		
6. Mortgage guaranty											217,411		
8. Ocean marine													
9. Inland marine	1,521,578	1,495,448		764,069	603,682	545,364	50,837	3,942	818	6,574	303,805		
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	207,806	209,081		102,131							40,611		
13. Group accident and health (b)											6,343		
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	4,928,795	5,155,278		2,360,864	2,185,812	3,098,424	6,918,996	187,337	230,354	575,039	490,875		
17.1 Other Liability - occurrence	1,626,217	1,421,011		818,990	359,729	867,288	1,710,532	61,676	487,253	1,326,186	303,492		
17.2 Other Liability - claims made											49,639		
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	5,174,927	5,009,582		2,518,495	2,765,132	3,134,450	7,547,515	259,508	340,849	1,083,675	829,998		
21.1 Private passenger auto physical damage											158,444		
21.2 Commercial auto physical damage	2,893,136	2,859,535		1,375,931	3,623,587	3,775,114	208,286	7,231	17,921	22,722	461,748		
22. Aircraft (all perils)											88,311		
23. Fidelity	35,194	33,313		17,727	48,855	11,019	(20,914)	(4,110)	529	6,928	1,074		
24. Surety													
26. Burglary and theft	20,270	19,318		12,134		394	835	4	4	4	4,026		
27. Boiler and machinery											619		
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	36,210,450	35,115,268		17,826,708	46,237,919	52,128,159	35,003,455	1,409,375	1,702,674	11,864,958	6,325,289		
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 92,351

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Utah		During the Year 2011						NAIC Company Code 32700			
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	117,935	116,824		.61,551	.36,138	.34,076	.825		(215)	.38	22,552	2,676
2.1 Allied lines	160,810	147,899		.91,829	.18,057	.119,097	111,608	.5	5,194	6,049	30,944	3,649
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	8,746,556	7,980,954		4,534,614	6,270,349	6,083,224	2,121,815	.107,920	.41,154	.209,897	1,711,734	198,474
5.1 Commercial multiple peril (non-liability portion)	2,756,053	2,751,840		1,387,525	.950,899	1,127,745	1,096,753	.75,382	109,162	.198,152	.537,402	.62,539
5.2 Commercial multiple peril (liability portion)	5,663,592	5,756,137		2,967,105	2,048,665	2,738,320	16,047,019	1,097,923	1,658,110	12,024,187	1,126,567	128,517
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,427,598	1,411,818		.690,261	.460,387	.490,990	.110,620	.632	4,842	.10,568	285,072	32,395
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	676,982	692,649		333,089								134,394
13. Group accident and health (b) .....												.15,362
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation	4,790,285	4,496,979		2,258,768	.1,408,859	3,377,857	6,269,621	114,978	271,095	.523,852	523,335	108,700
17.1 Other Liability - occurrence	1,959,780	1,737,034		1,018,468	298,823	1,198,740	2,405,396	200,993	1,150,027	2,082,334	368,398	.44,471
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	295,227	289,910		.120,490	.129,111	.60,689	.29,090	.1,513	.157	.1,629	.49,937	.6,699
19.2 Other private passenger auto liability	3,545,018	3,545,413		1,430,153	2,788,229	3,001,788	2,747,951	.225,952	.290,867	.399,204	.602,969	.80,444
19.3 Commercial auto no-fault (personal injury protection)	213,291	222,593		.103,103	.96,766	.76,572	.114,262	.3,839	.4,317	.4,187	.36,150	.4,840
19.4 Other commercial auto liability	7,968,854	8,074,987		3,842,916	3,531,099	5,556,993	.11,352,866	.749,345	1,070,167	1,558,031	1,361,864	180,885
21.1 Private passenger auto physical damage	2,603,583	2,635,528		1,049,343	1,594,719	1,614,352	.84,936	.5,682	.6,036	.14,285	.445,339	.59,080
21.2 Commercial auto physical damage	3,955,212	4,053,282		1,922,285	1,834,879	1,785,177	.184,092	.24,653	.23,502	.21,913	.675,181	.89,750
22. Aircraft (all perils)												
23. Fidelity	16,433	14,040		.7,393		.587	.1,947		(.14)	.201	.3,106	.373
24. Surety												
26. Burglary and theft	5,974	4,994		.3,980		.119	.236		.1	.1	.1,090	.5,286
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	44,903,184	43,932,880		21,822,870	21,466,980	27,266,325	42,679,039	2,608,817	4,634,399	17,054,530	7,916,033	1,024,139
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 111,473

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Virginia		During the Year 2011						NAIC Company Code 32700		Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10				
	1 Direct Premiums Written	2 Direct Premiums Earned												
1. Fire	52,518	46,362		.22,033	.86	.250	.510	.16	(11)	.37	9,699	1,620		
2.1 Allied lines	44,581	39,877		.21,017	.15,793	.26,511	.12,362	.17	541	.798	8,249	1,374		
2.2 Multiple peril crop														
2.3 Federal flood														
3. Farmowners multiple peril														
4. Homeowners multiple peril	3,344,389	3,172,618		.1,719,654	.2,653,438	.3,028,243	.688,157	.11,060	.40,389	.70,163	629,952	103,663		
5.1 Commercial multiple peril (non-liability portion)	3,530,796	3,401,260		.1,743,028	.4,332,270	.3,999,653	.626,626	.83,000	.39,471	.187,835	643,667	108,738		
5.2 Commercial multiple peril (liability portion)	2,044,871	2,112,995		.1,073,881	.1,136,688	.1,047,391	.2,180,113	.193,892	.97,639	1,654,612	382,419	.77,730		
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	675,759	687,811		.320,385	.261,122	.188,565	.16,476	.4,714	.945	2,491	128,124	20,962		
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	24,678	18,683		.14,087		.400	.400				4,722	.766		
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits program premium (b)														
16. Workers' compensation	2,435,403	2,664,089		.1,145,127	.2,034,716	.1,467,960	.4,001,878	.111,780	.41,819	335,617	262,455	92,512		
17.1 Other Liability - occurrence	672,006	626,273		.333,079	.8,287	.91,898	.321,633	.982	.84,271	208,662	112,983	22,308		
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability	4,123,790	3,907,804		.1,920,431	.1,968,851	.3,418,467	.2,687,876	.89,081	.284,764	.380,510	639,283	137,138		
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	477,297	.489,428		.232,037	.146,167	.137,113	.175,478	.12,994	.11,576	.24,885	.73,777	.16,215		
21.1 Private passenger auto physical damage	2,785,262	2,719,844		.1,268,617	.1,948,036	.2,000,387	.166,333	.4,761	.9,182	.19,688	433,354	89,913		
21.2 Commercial auto physical damage	460,698	.481,532		.242,379	.328,692	.263,883	.10,124	.218	-(2,435)	.1,471	.72,289	.14,291		
22. Aircraft (all perils)														
23. Fidelity	22,198	19,996		.12,444	.10,246	.20,083	.12,310	.7	.1,453	.1,839	4,136	.689		
24. Surety														
26. Burglary and theft	2,437	2,278		.1,450		.33	.98				458	.76		
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business	11,023													
35. TOTALS (a)	20,707,706	20,390,851		10,069,649	14,844,391	15,690,837	10,900,376	512,524	609,606	2,888,608	3,405,565	687,994		
DETAILS OF WRITE-INS														
3401. Virginia uninsured motorist fund	11,023													
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	11,023													

(a) Finance and service charges not included in Lines 1 to 35 \$ 71,401

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 1 4 3 0 4 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of Washington		During the Year 2011		NAIC Company Code 32700	11	12			
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4						
	1 Direct Premiums Written	2 Direct Premiums Earned								
1. Fire										
2.1 Allied lines										
2.2 Multiple peril crop										
2.3 Federal flood										
3. Farmowners multiple peril										
4. Homeowners multiple peril										
5.1 Commercial multiple peril (non-liability portion)										
5.2 Commercial multiple peril (liability portion)										
6. Mortgage guaranty										
8. Ocean marine										
9. Inland marine										
10. Financial guaranty										
11. Medical professional liability										
12. Earthquake										
13. Group accident and health (b)										
14. Credit accident and health (group and individual)										
15.1 Collectively renewable accident and health (b)										
15.2 Non-cancellable accident and health(b)										
15.3 Guaranteed renewable accident and health(b)										
15.4 Non-renewable for stated reasons only (b)										
15.5 Other accident only										
15.6 Medicare Title XVIII exempt from state taxes or fees										
15.7 All other accident and health (b)										
15.8 Federal employees health benefits program premium (b)										
16. Workers' compensation										
17.1 Other Liability - occurrence										
17.2 Other Liability - claims made										
17.3 Excess workers' compensation										
18. Products liability										
19.1 Private passenger auto no-fault (personal injury protection)										
19.2 Other private passenger auto liability										
19.3 Commercial auto no-fault (personal injury protection)										
19.4 Other commercial auto liability										
21.1 Private passenger auto physical damage										
21.2 Commercial auto physical damage										
22. Aircraft (all perils)										
23. Fidelity										
24. Surety										
26. Burglary and theft										
27. Boiler and machinery										
28. Credit										
30. Warranty										
34. Aggregate write-ins for other lines of business										
35. TOTALS (a)							1,600			
DETAILS OF WRITE-INS										
3401.										
3402.										
3403.										
3498. Summary of remaining write-ins for Line 34 from overflow page										
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)										

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	NAIC Group Code 0280		Direct Business in the state of Wisconsin		During the Year 2011		NAIC Company Code 32700						
			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid		
	1 Direct Premiums Written	2 Direct Premiums Earned									11 Commissions and Brokerage Expenses		
1. Fire	69,530	68,322			.29,674	4,451	.4,532	.690		(24)	.27	.11,376	1,233
2.1 Allied lines	57,004	57,729			.24,294	.31,306	.26,376	.6,008	935	421	353	.9,374	1,004
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	254,471	213,238			.115,014	.274,876	.310,672	.59,247	.69	.2,978	.7,515	.42,597	4,336
4. Homeowners multiple peril	13,076,269	11,877,710			.6,893,402	.17,701,295	.16,701,535	.3,970,267	.124,679	(64,308)	.407,965	.2,334,150	.226,630
5.1 Commercial multiple peril (non-liability portion)	8,332,391	8,164,028			.4,124,753	.9,113,267	.8,437,427	.3,122,292	.185,178	.54,910	.622,191	.1,400,207	.147,027
5.2 Commercial multiple peril (liability portion)	5,501,896	5,457,788			.2,801,404	.4,695,403	.6,215,910	.7,230,194	.517,550	.1,664,069	.5,333,944	.933,332	.97,143
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	1,771,029	1,702,000			.870,377	.791,022	.914,932	.186,389	.8,659	.19,674	.17,965	.311,356	.31,093
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	11,407	10,151			.6,113							.2,043	.197
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	3,542,905	3,520,787	.891,300	.1,474,326	.1,027,326	.1,258,697	.4,386,571	.80,446	.105,781	.341,509	.306,928	.79,794	
17.1 Other Liability - occurrence	3,550,483	3,363,216		.1,759,443	.416,170	.918,532	.3,294,541	.3,807	.124,286	.403,147	.556,814	.61,950	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)162,570	.247,008	.289,293	.8,659	.14,458	.10,911		
19.2 Other private passenger auto liability	16,359,344	15,319,421		.6,821,266	.7,647,753	.11,297,467	.17,200,811	.402,946	.939,210	.2,419,276	.2,458,194	.285,726	
19.3 Commercial auto no-fault (personal injury protection) .....					.35,052	(18,552)	.124,169	.7,342	.7,084	.4,246		
19.4 Other commercial auto liability	2,513,128	2,466,885		.1,219,212	.1,309,870	.1,770,144	.3,521,054	.116,172	.195,741	.503,057	.385,162	.44,641	
21.1 Private passenger auto physical damage	14,231,457	13,814,458		.5,897,338	.8,758,949	.8,611,382	.185,909	.36,376	.37,221	.54,043	.2,133,984	.249,651	
21.2 Commercial auto physical damage	2,287,813	2,257,910		.1,075,416	.1,305,410	.1,228,081	.62,461	.3,297	(.529)	.8,419	.349,570	.40,338	
22. Aircraft (all perils)													
23. Fidelity	18,179	16,998		.7,937		.228	.2,384		(.95)	.247	.3,136	.320	
24. Surety													
26. Burglary and theft	10,928	10,019		.4,033		.284	.449		.2	.2	.1,878	.187	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	71,588,232	68,320,661	.891,300	33,124,001	.53,274,720	.57,924,655	.43,642,727	1,496,113	.3,100,877	10,134,816	.11,240,100	.1,271,269	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

(a) Finance and service charges not included in Lines 1 to 35 \$ 121,293

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Line of Business	Direct Business in the state of		Grand Total		During the Year		2011		NAIC Company Code		32700		
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	3,067,275	3,012,730			1,475,642	1,842,964	297,805	630,773	15,474	(153,846)	21,943	537,995	
2.1 Allied lines	3,645,665	3,560,357			1,784,058	5,833,355	5,474,473	1,596,514	39,558	(23,532)	91,944	640,884	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	4,425,122	3,922,199			2,111,799	6,854,738	7,330,124	1,453,218	91,703	85,644	184,185	780,944	
4. Homeowners multiple peril	354,001,844	330,365,826			182,127,270	380,119,774	388,150,133	100,630,018	3,794,133	2,697,483	10,179,032	63,744,500	
5.1 Commercial multiple peril (non-liability portion)	168,197,528	161,363,673			84,300,062	177,348,756	185,655,490	63,164,110	3,215,469	5,621,644	13,883,870	29,410,174	
5.2 Commercial multiple peril (liability portion)	122,318,554	121,426,811			63,177,666	68,250,901	73,181,958	203,010,471	19,145,800	21,891,176	152,151,609	21,863,992	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	38,314,533	37,684,421			18,467,156	16,101,652	16,216,433	2,153,732	210,029	265,379	240,869	6,942,739	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	6,926,097	6,640,101			3,446,230		800	800	1,699	1,699		1,252,603	
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees												300	
15.7 All other accident and health (b)													
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation	119,747,355	120,554,817	891,300		57,531,266	74,525,500	92,603,588	233,639,996	6,295,054	7,008,129	17,726,079	11,338,315	
17.1 Other Liability - occurrence	47,960,785	44,857,351			24,034,187	11,258,284	29,639,326	68,209,884	4,051,720	14,130,854	33,918,518	7,913,570	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)	15,478,588	14,965,066			5,537,991	11,743,858	7,109,929	7,750,160	543,581	511,762	294,919	2,281,795	
19.2 Other private passenger auto liability	264,592,100	253,034,042			103,702,208	157,801,704	172,101,869	198,322,572	6,258,759	8,941,324	28,134,009	40,364,209	
19.3 Commercial auto no-fault (personal injury protection)	2,382,243	2,268,267			1,131,841	1,259,262	1,550,881	1,987,424	58,441	83,703	69,324	364,790	
19.4 Other commercial auto liability	115,599,329	112,103,067			55,856,079	56,315,858	71,649,865	116,792,786	5,587,726	8,151,130	16,541,287	17,892,722	
21.1 Private passenger auto physical damage	226,044,680	221,134,278			86,008,745	144,442,859	143,117,091	6,329,608	530,594	511,135	1,112,251	34,406,189	
21.2 Commercial auto physical damage	64,178,085	63,232,966			30,449,790	44,101,084	43,987,202	2,994,716	235,964	267,264	350,486	9,867,422	
22. Aircraft (all perils)												1,557,372	
23. Fidelity	717,811	669,187			348,330	208,055	203,056	88,089	29,329	17,232	22,663	128,196	
24. Surety												18,489	
26. Burglary and theft	329,253	323,701			164,730	11,773	24,391	20,774	191	297	107	58,987	
27. Boiler and machinery												15,652	
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business	11,023												
35. TOTALS (a)	1,557,937,870	1,501,118,861	891,300		721,655,050	1,158,020,377	1,238,294,414	1,008,775,643	50,105,224	70,008,477	274,923,095	249,790,027	42,005,750
DETAILS OF WRITE-INS													
3401. Virginia uninsured motorist fund	11,023												
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	11,023												

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,792,142

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 OMITTED)

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8	9	10	11	12	13	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - Affiliates														
0599998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000														
0599999. Total Other U.S. Unaffiliated Insurers														
AA-9991300 ..00000 ..Alabama Beach Plan	AL	1,138			106	106			2,501	1,033				
0699998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		398			177	177			937	937				
0699999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools		1,536			283	283			3,438	1,970				
0799998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools														
0799999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools														
0899999. Total - Pools and Associations		1,536			283	283			3,438	1,970				
0999998. Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000														
0999999. Total Other Non-U.S. Insurers														
9999999 Totals		1,536			283	283			3,438	1,970				

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Cancelled) during Current Year

NONE

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 OMITTED)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										18 Reinsurance Payable	19 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	18 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
38-0315280	18988	Auto-Owners Insurance Company	MI		138,801	4,873	528	189,904	46,255	15,923	1,811	18,153	277,447	24,170		253,277		
0299999	Total Authorized - Affiliates - U.S. Non-Pool				138,801	4,873	528	189,904	46,255	15,923	1,811	18,153	277,447	24,170		253,277		
0499999	Total Authorized - Affiliates				138,801	4,873	528	189,904	46,255	15,923	1,811	18,153	277,447	24,170		253,277		
0599998	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
0599999	Total Authorized - Other U.S. Unaffiliated Insurers																	
AA-9991310	00000	Florida Hurricane Catastrophe Fund	FL															
0699999	Total Authorized - Pools - Mandatory Pools																	
0899998	Total Authorized - Other Non-U.S. Insurers (Under \$100,000)																	
0899999	Total Authorized - Other Non-U.S. Insurers																	
0999999	Total Authorized				138,801	4,873	528	189,904	46,255	15,923	1,811	18,153	277,447	24,170		253,277		
1399999	Total Unauthorized - Affiliates																	
1499998	Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
1499999	Total Unauthorized - Other U.S. Unaffiliated Insurers																	
1799998	Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																	
1799999	Total Unauthorized - Other Non-U.S. Insurers																	
1899999	Total Unauthorized																	
1999999	Total Authorized and Unauthorized				138,801	4,873	528	189,904	46,255	15,923	1,811	18,153	277,447	24,170		253,277		
2099999	Total Protected Cells																	
	9999999 Totals				138,801	4,873	528	189,904	46,255	15,923	1,811	18,153	277,447	24,170		253,277		

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties.

The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	Auto-Owners Insurance Company	.35.000	32,543
2.	Auto-Owners Insurance Company	.25.000	3,849
3.			
4.			
5.			

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	Auto-Owners Insurance Company	277,447	138,801	Yes [X] No []
2.				Yes [] No []
3.				Yes [] No []
4.				Yes [] No []
5.				Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 OMITTED)

Schedule F - Part 5

N O N E

Schedule F - Part 5 - Bank Footnote

N O N E

Schedule F - Part 6

N O N E

Schedule F - Part 7

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	2,626,371,941		2,626,371,941
2. Premiums and considerations (Line 15)	253,347,938		253,347,938
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	5,401,373	(5,401,373)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	107,930,785		107,930,785
6. Net amount recoverable from reinsurers		253,276,839	253,276,839
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	2,993,052,038	247,875,466	3,240,927,503
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,057,047,706	253,892,821	1,310,940,527
10. Taxes, expenses, and other obligations (Lines 4 through 8)	53,342,150		53,342,150
11. Unearned premiums (Line 9)	703,415,976	18,152,854	721,568,830
12. Advance premiums (Line 10)	19,066,628		19,066,628
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	24,170,209	(24,170,209)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	4,884,122		4,884,122
17. Provision for reinsurance (Line 16)			
18. Other liabilities	114,426,756		114,426,756
19. Total liabilities excluding protected cell business (Line 26)	1,976,353,548	247,875,466	2,224,229,013
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	1,016,698,490	XXX	1,016,698,490
22. Totals (Line 38)	2,993,052,038	247,875,466	3,240,927,503

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes [] No []

If yes, give full explanation: Owners Insurance Company ceded 100% of the following lines to Auto-Owners Insurance Company: Umbrella, Equipment Breakdown, Identity recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Workers Compensation, facultatively reinsured policies in any class of business, and Certified Terrorism. Owners Insurance Company retains all other lines of business.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims																		
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)																		
6. Increase in contract reserves																		
7. Commissions (a)																		
8. Other general insurance expenses																		
9. Taxes, licenses and fees	300															300		
10. Total other expenses incurred	300															300		
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(300)															(300)		
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(300)															(300)		
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX									XXX	
2. 2002	100,030	8,365	91,665	80,339	2,127	1,257	.39	5,685	.49	637	85,066	25,345	
3. 2003	128,882	11,260	117,622	86,309	8,658	1,996	.615	6,788	.273	.911	85,547	24,375	
4. 2004	154,602	13,506	141,096	166,127	76,779	2,145	.713	14,281	.4,381	1,218	100,680	37,448	
5. 2005	175,880	18,505	157,375	113,460	7,047	1,707	(.49)	8,839	.456	.782	116,552	26,816	
6. 2006	192,064	19,749	172,315	115,669	7,165	2,243	.12	9,040	.286	.982	119,489	24,758	
7. 2007	205,162	21,964	183,198	160,247	20,116	2,042	.35	12,408	.866	1,269	153,680	32,439	
8. 2008	216,526	20,851	195,675	237,131	52,302	2,675	.378	17,630	.2,795	2,449	201,961	46,658	
9. 2009	242,193	22,146	220,047	260,283	35,431	2,429	.27	19,357	.1,800	.980	244,811	46,766	
10. 2010	284,521	25,911	258,610	271,667	.44,279	2,336	.250	20,679	.2,224	.1,025	247,929	49,457	
11. 2011	334,924	32,121	302,803	326,901	123,231	1,699	.193	27,885	.6,703	.304	226,358	67,540	
12. Totals	XXX	XXX	XXX	1,818,133	377,135	20,529	2,213	142,592	19,833	10,557	1,582,073	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	2											2	1			
2. 2002																
3. 2003	60	13			6				1		2	.54	6			
4. 2004	56	11			5						5	.50	3			
5. 2005	173				.34				4		.8	.211	11			
6. 2006	1,184				.110				.23		.6	1,317	9			
7. 2007	1,686	53			.156	.5			.34		.16	1,818	.17			
8. 2008	2,437	24			.228				.49		.42	2,690	.56			
9. 2009	3,172	44	.17		.314	.4	.1		.67		.121	3,523	124			
10. 2010	13,844	3,986	.41		.1,438	.368	.3		.309		.1,710	11,281	.893			
11. 2011	69,303	32,380	10,197		7,192	3,008	945		1,890		7,746	54,139	15,383			
12. Totals	91,917	36,511	10,255		9,483	3,385	949		2,377		9,656	75,085	16,503			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2	
2. 2002	.87,281	2,215	.85,066	.87.3	26.5	.92.8					
3. 2003	.95,160	9,559	.85,601	.73.8	.84.9	.72.8				.47	.7
4. 2004	182,614	81,884	.100,730	.118.1	.606.3	.71.4				.45	.5
5. 2005	124,217	7,454	.116,763	.70.6	.40.3	.74.2				.173	.38
6. 2006	128,269	7,463	.120,806	.66.8	.37.8	.70.1				.1,184	.133
7. 2007	176,573	21,075	.155,498	.86.1	.96.0	.84.9				.1,633	.185
8. 2008	260,150	55,499	.204,651	.120.1	.266.2	.104.6				.2,413	.277
9. 2009	285,640	37,306	.248,334	.117.9	.168.5	.112.9				.3,145	.378
10. 2010	310,317	51,107	.259,210	.109.1	.197.2	.100.2				.9,899	.1,382
11. 2011	446,012	165,515	.280,497	.133.2	.515.3	.92.6				.47,120	.7,019
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	65,661	9,424

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	38	18	12	6	1		18	27	XXX	
2. 2002	123,935	41,344	82,591	86,020	29,463	4,604	1,609	3,949	116	2,249	63,385	19,408	
3. 2003	147,348	43,196	104,152	104,395	31,520	4,566	1,329	5,445	185	2,250	81,372	21,279	
4. 2004	160,946	32,815	128,131	103,668	19,846	4,227	799	6,253	119	2,415	93,384	22,089	
5. 2005	165,877	12,722	153,155	109,939	11,223	5,031	297	5,666	4	2,412	109,112	22,526	
6. 2006	169,194	12,977	156,217	105,533	356	4,618	18	5,653		2,429	115,430	22,735	
7. 2007	171,872	13,835	158,037	116,819	1,882	4,843	121	5,552		3,302	125,211	25,082	
8. 2008	181,554	13,162	168,392	127,907	1,065	4,745	140	5,516		2,659	136,963	26,572	
9. 2009	200,870	13,116	187,754	131,124	442	3,237	8	6,044		3,055	139,955	29,187	
10. 2010	232,616	13,654	218,962	119,924		1,665		6,526		2,832	128,115	32,972	
11. 2011	267,999	14,739	253,260	79,920		424		5,502		1,476	85,846	32,412	
12. Totals	XXX	XXX	XXX	1,085,287	95,815	37,972	4,327	56,107	424	25,097	1,078,800	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	212	122			20	11			6		4	105	13			
2. 2002	1,016	1,004	1		145	142			25		7	.41	5			
3. 2003	.35	.9	1		5	1			1		8	.32	5			
4. 2004	750	112	1		103	15			20		25	.747	.13			
5. 2005	719		2		.99				18		17	.838	.19			
6. 2006	1,482		4		223				42		211	1,751	.47			
7. 2007	5,734	300	6		822	41			149		245	.6,370	110			
8. 2008	13,860	913	13		1,968	.128	1		361		485	15,162	263			
9. 2009	30,119	663	94		4,262	.93	.8		763		1,168	.34,490	703			
10. 2010	52,328	1,414	4,704		7,481	.198	.640		1,489		2,976	.65,030	1,990			
11. 2011	60,986		34,006		8,106		4,545		2,624		3,221	110,267	8,472			
12. Totals	167,241	4,537	38,832		23,234	629	5,194		5,498		8,367	234,833	11,640			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	90	15
2. 2002	95,760	32,334	63,426	77.3	78.2	76.8				13	28
3. 2003	114,448	33,044	81,404	77.7	76.5	78.2				27	5
4. 2004	115,022	20,891	94,131	71.5	63.7	73.5				.639	108
5. 2005	121,474	11,524	109,950	73.2	90.6	71.8				.721	117
6. 2006	117,555	374	117,181	69.5	2.9	75.0				1,486	265
7. 2007	133,925	2,344	131,581	77.9	16.9	83.3				.5,440	930
8. 2008	154,371	2,246	152,125	85.0	17.1	90.3				.12,960	2,202
9. 2009	175,651	1,206	174,445	87.4	9.2	92.9				.29,550	4,940
10. 2010	194,757	1,612	193,145	83.7	11.8	88.2				.55,618	9,412
11. 2011	196,113		196,113	73.2		77.4				.94,992	15,275
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	201,536	33,297

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2002	43,058	14,364	28,694	30,012	12,731	3,441	1,257	1,322	.51	.335	20,736	4,407	
3. 2003	59,519	17,451	42,068	40,580	18,394	3,192	1,460	1,932	.72	.473	25,778	4,900	
4. 2004	72,492	14,780	57,712	38,773	15,416	2,877	.885	2,120	.48	.966	27,421	5,503	
5. 2005	79,560	6,102	73,458	38,856	8,645	3,251	.652	2,086	.6	.593	34,890	5,854	
6. 2006	88,736	6,806	81,930	48,228	6,670	3,846	.409	2,297	1	.722	47,291	6,229	
7. 2007	92,824	7,472	85,352	49,991	7,892	4,753	.594	2,201	1	.1,067	48,458	6,823	
8. 2008	95,208	6,903	88,305	46,078	6,336	3,308	.105	2,140	3	.658	45,082	6,776	
9. 2009	98,686	6,453	92,233	42,545	5,543	2,150	.156	2,079		.898	.41,075	6,920	
10. 2010	105,329	6,186	99,143	37,407	913	1,334	.22	2,206		.692	.40,012	7,666	
11. 2011	114,372	6,286	108,086	21,039	31	256	1	1,704		.526	22,967	7,952	
12. Totals	XXX	XXX	XXX	393,509	82,571	28,408	5,541	20,087	182	6,930	353,710	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	6	2			1								5	2		
2. 2002			77	23			3		1	.5			.61			
3. 2003	286	120	75	.19	.40	.17	2		1	.11			.257	3		
4. 2004	824	549	103	.15	.111	.76	3		1	.20			.420	5		
5. 2005	3,085	2,401	122		424	.334	.4			.68			1	.968		
6. 2006	3,012	1,000	109		432	.139	.4			.72			.146	.2,490		
7. 2007	3,576	501	109		518	.71	4			.87			.203	.3,722		
8. 2008	10,947	2,394	107		1,570	.329	4			.265			.480	10,170		
9. 2009	20,429	4,358	129		2,916	.604	.6			.517			.775	19,035		
10. 2010	21,512	1,145	.4,794		.3,157	.159	.656			.705			.1,436	.29,520		
11. 2011	21,289	254	28,192		2,916	35	3,841			1,480			.612	57,429		
12. Totals	84,966	12,724	33,817	57	12,085	1,764	4,527	3	3,230				3,666	124,077		
														3,480		

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4	1
2. 2002	34,860	14,063	20,797	81.0	97.9	72.5				54	7
3. 2003	46,118	20,083	26,035	77.5	115.1	61.9				222	.35
4. 2004	44,831	16,990	27,841	61.8	115.0	48.2				363	.57
5. 2005	47,896	12,038	35,858	60.2	197.3	48.8				806	.162
6. 2006	58,000	8,219	49,781	65.4	120.8	60.8				2,121	.369
7. 2007	61,239	9,059	52,180	66.0	121.2	61.1				3,184	.538
8. 2008	64,419	9,167	55,252	67.7	132.8	62.6				8,660	1,510
9. 2009	70,771	10,661	60,110	71.7	165.2	65.2				16,200	2,835
10. 2010	71,771	2,239	69,532	68.1	36.2	70.1				25,161	4,359
11. 2011	80,717	321	80,396	70.6	5.1	74.4				49,227	8,202
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	106,002	18,075

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	.713	.713	.57	.57	.13		32	.13	XXX	
2. 2002	42,326	42,326		32,311	32,311	3,148	3,148	1,360	172	509	1,188	4,517	
3. 2003	56,276	56,276		40,325	40,325	3,781	3,781	1,868	243	379	1,625	4,739	
4. 2004	69,641	50,289	19,352	41,675	29,301	3,510	2,461	1,992	140	411	15,275	5,187	
5. 2005	81,086	36,649	44,437	48,854	21,589	4,043	1,733	2,171	.63	493	31,683	5,538	
6. 2006	101,210	8,801	92,409	59,054	3,358	4,740	268	2,595		364	62,763	6,348	
7. 2007	119,419	10,888	108,531	69,112	3,773	5,878	199	2,649		461	73,667	6,664	
8. 2008	120,521	10,248	110,273	68,501	3,560	5,183	123	2,581	.14	353	72,518	6,601	
9. 2009	113,314	8,629	104,685	53,056	290	4,187	.23	2,400		137	59,330	5,763	
10. 2010	112,232	7,636	104,596	41,274		2,876		2,240		69	46,390	6,118	
11. 2011	120,555	7,698	112,857	20,571		1,249		1,626		1	23,446	5,600	
12. Totals	XXX	XXX	XXX	475,446	135,220	38,602	11,793	21,495	632	3,209	387,898	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	5,632	5,632			411	.411			.39			.39	.46			
2. 2002	2,658	2,658	1,953	1,953	224	224	.192	.192	.85			.85	.37			
3. 2003	6,556	6,556	2,666	2,666	536	.536	.255	.255	.134			.134	.51			
4. 2004	4,631	3,638	3,254	2,280	357	.272	.324	.227	.142			.50	.2,291			
5. 2005	6,026	4,480	3,639	1,460	378	.267	.369	.148	.170			.202	.4,227			
6. 2006	7,163	4,792	4,392	.11	542	.351	.431		.205			.859	.7,579			
7. 2007	10,673	4,984	7,328	.18	770	.374	.715	.1	.334			.1,306	.14,443			
8. 2008	15,388	5,543	11,694	.47	1,089	.381	.997	.1	.526			.2,399	.23,722			
9. 2009	11,878	.959	18,289	.93	.875	.84	.1,391	.3	.729			.2,858	.32,023			
10. 2010	15,345	.131	31,289	.197	1,389	.4	.2,067	.5	.1,212			.5,830	.50,965			
11. 2011	25,561		37,627	286	2,324		2,089	.8	.1,467			4,033	.68,774			
12. Totals	111,511	39,373	122,131	9,011	8,895	2,904	8,830	840	5,043			17,537	204,282			
													4,795			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)				Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	35 Losses Unpaid		36 Loss Expenses Unpaid	
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid		Loss Expenses Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX			.39
2. 2002	41,931	40,658	1,273	99.1	96.1							.85
3. 2003	56,121	54,362	1,759	99.7	96.6							.134
4. 2004	55,885	38,319	17,566	80.2	76.2	90.8						.1,967
5. 2005	.65,650	29,740	35,910	81.0	81.1	80.8						.3,725
6. 2006	79,122	8,780	70,342	78.2	99.8	.76.1						.6,752
7. 2007	97,459	9,349	88,110	81.6	85.9	81.2						.12,999
8. 2008	105,909	9,669	96,240	87.9	94.4	87.3						.21,492
9. 2009	92,805	1,452	91,353	81.9	16.8	87.3						.29,115
10. 2010	97,692	.337	97,355	87.0	.4.4	.93.1						.46,306
11. 2011	92,514	294	92,220	76.7	3.8	81.7						.62,902
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	185,258		19,024

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	802	147	2,268	860	20		151	2,083	XXX	
2. 2002	160,364	10,874	149,490	79,747	10,430	14,976	1,506	4,955	19	1,862	87,723	12,194	
3. 2003	208,178	16,446	191,732	96,401	19,910	16,348	1,221	6,352	337	1,988	97,633	11,485	
4. 2004	247,348	21,311	226,037	112,761	33,913	16,692	2,805	7,592	1,115	1,977	99,212	12,261	
5. 2005	256,294	25,492	230,802	100,535	18,127	16,909	2,997	6,384	179	1,109	102,525	10,698	
6. 2006	263,509	26,315	237,194	112,787	8,912	12,904	371	8,111	248	1,385	124,271	11,252	
7. 2007	266,231	28,169	238,062	119,183	13,037	12,181	672	7,640	232	1,693	125,063	11,936	
8. 2008	257,710	25,832	231,878	155,284	24,391	11,664	717	9,843	855	1,941	150,828	14,259	
9. 2009	251,772	24,444	227,328	132,702	16,433	8,099	214	9,042	547	1,604	132,649	13,619	
10. 2010	261,355	25,152	236,203	155,505	29,368	4,710	326	10,678	902	1,028	140,297	15,226	
11. 2011	283,274	27,824	255,450	174,126	70,470	1,865	318	12,839	2,527	335	115,515	15,835	
12. Totals	XXX	XXX	XXX	1,239,833	245,138	118,616	12,007	83,456	6,961	15,073	1,177,799	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	5,856	3,741			4,255	2,630			148		169	3,888	119			
2. 2002	834		294	3	679	220	2	33			74	2,055	49			
3. 2003	1,853	347	588	5	1,442	262	441	4	69		74	3,775	69			
4. 2004	3,615	2,863	647	6	2,391	1,726	485	4	113		128	2,652	48			
5. 2005	9,314	5,125	1,084	10	6,560	3,491	812	7	287		121	9,424	90			
6. 2006	12,709	4,571	1,799	16	8,687	3,177	1,348	12	401		372	17,168	135			
7. 2007	11,603	3,817	2,479	22	8,325	2,832	1,856	17	401		313	17,976	165			
8. 2008	20,740	3,990	3,748	34	13,535	2,123	2,807	25	673		549	35,331	316			
9. 2009	28,438	5,723	7,630	70	19,483	4,098	5,689	52	1,025		874	52,322	531			
10. 2010	26,775	5,852	19,889	232	18,394	2,173	13,598	139	1,513		4,639	71,773	1,209			
11. 2011	62,071	26,698	44,264	660	28,431	6,360	26,631	322	3,341		11,477	130,698	4,819			
12. Totals	183,808	62,727	82,422	1,058	112,182	28,872	53,887	584	8,004		18,790	347,062	7,550			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,115	1,773
2. 2002	101,738	11,960	89,778	63.4	110.0	60.1				1,125	930
3. 2003	123,494	22,086	101,408	59.3	134.3	52.9				2,089	1,686
4. 2004	144,296	42,432	101,864	58.3	199.1	45.1				1,393	1,259
5. 2005	141,885	29,936	111,949	55.4	117.4	48.5				5,263	4,161
6. 2006	158,746	17,307	141,439	60.2	65.8	59.6				9,921	7,247
7. 2007	163,668	20,629	143,039	61.5	73.2	60.1				10,243	7,733
8. 2008	218,294	32,135	186,159	84.7	124.4	80.3				20,464	14,867
9. 2009	212,108	27,137	184,971	84.2	111.0	81.4				30,275	22,047
10. 2010	251,062	38,992	212,070	96.1	155.0	89.8				40,580	31,193
11. 2011	353,568	107,355	246,213	124.8	385.8	96.4				78,977	51,721
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	202,445	144,617

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

N O N E

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

N O N E

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	641	40	471	101	12			30	983	XXX
2. 2002	13,240	829	12,411	4,737	1,067	2,073	419	244			55	5,568	767
3. 2003	15,911	1,797	14,114	8,009	4,209	2,016	818	339			24	5,337	653
4. 2004	19,101	3,101	16,000	5,831	1,578	2,665	940	309			48	6,287	713
5. 2005	23,155	4,819	18,336	5,702	970	2,256	251	271	1		65	7,007	732
6. 2006	27,701	6,998	20,703	6,650	1,055	1,900	182	343			83	7,655	753
7. 2007	31,039	9,680	21,359	7,877	2,381	1,595	90	433	2		52	7,432	742
8. 2008	31,546	12,451	19,095	10,848	5,596	934	98	432	1		27	6,519	772
9. 2009	33,002	16,195	16,807	5,263	1,979	959	33	366			41	4,576	815
10. 2010	37,638	21,025	16,613	4,541	1,681	170	19	418			55	3,429	814
11. 2011	44,857	26,128	18,729	1,729	49	115	2	274	2		27	2,065	723
12. Totals	XXX	XXX	XXX	61,828	20,605	15,154	2,953	3,441	7		507	56,858	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	2,503	2,300			2,431	2,203			.75		34	506	11			
2. 2002	1,589	1,500	264	3	1,523	1,437	253	3	.58		1	744	7			
3. 2003	219		276	3	.270		264	3	.20		67	1,043	5			
4. 2004	1,526	1,250	286	3	1,355	1,198	274	3	.59		44	1,046	.12			
5. 2005	213		.410	4	.234		393	4	.24		37	1,266	.12			
6. 2006	3,617	2,006	.601	6	3,444	1,916	576	6	.132		49	4,436	105			
7. 2007	3,778	1,494	1,036	.11	.2,044	.494	.992	.11	.150		33	.5,990	.44			
8. 2008	4,190	2,502	1,453	.16	1,335	.580	1,392	.15	.166		13	.5,423	.39			
9. 2009	10,087	8,976	3,320	.36	1,211	.329	3,171	.35	.393		76	.8,806	.80			
10. 2010	13,332	11,188	4,451	.732	1,617	.411	3,362	.60	.521		69	10,892	.118			
11. 2011	3,035	877	12,023	4,930	1,507	32	6,270	241	.524		84	17,279	201			
12. Totals	44,089	32,093	24,120	5,744	16,971	8,600	16,947	381	2,122		507	57,431	634			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	203	303
2. 2002	10,741	4,429	.6,312	81.1	.534.3	.50.9				.350	.394
3. 2003	11,413	5,033	.6,380	.71.7	.280.1	.45.2				.492	.551
4. 2004	12,305	4,972	.7,333	.64.4	.160.3	.45.8				.559	.487
5. 2005	9,503	1,230	.8,273	.41.0	.25.5	.45.1				.619	.647
6. 2006	17,263	5,172	12,091	.62.3	.73.9	.58.4				.2,206	.2,230
7. 2007	17,905	4,483	13,422	.57.7	.46.3	.62.8				.3,309	.2,681
8. 2008	20,750	8,808	11,942	.65.8	.70.7	.62.5				.3,125	.2,298
9. 2009	24,770	11,388	13,382	.75.1	.70.3	.79.6				.4,395	.4,411
10. 2010	28,412	14,091	14,321	.75.5	.67.0	.86.2				.5,863	.5,029
11. 2011	25,477	6,133	19,344	.56.8	.23.5	.103.3				.9,251	.8,028
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30,372	27,059

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2002													
3. 2003													
4. 2004													
5. 2005													
6. 2006													
7. 2007													
8. 2008													
9. 2009													
10. 2010													
11. 2011													
12. Totals	XXX	XXX	XXX									XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior																
2. 2002																
3. 2003																
4. 2004																
5. 2005																
6. 2006																
7. 2007																
8. 2008																
9. 2009																
10. 2010																
11. 2011																
12. Totals																

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2002											
3. 2003											
4. 2004											
5. 2005											
6. 2006											
7. 2007											
8. 2008											
9. 2009											
10. 2010											
11. 2011											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	172	96	33	6	.16		58	.119	XXX	
2. 2010	49,369	4,952	44,417	21,301	2,257	217	.26	1,102	.37	482	20,300	XXX	
3. 2011	51,382	5,449	45,933	18,030	2,996	170	18	1,015	85	323	16,116	XXX	
4. Totals	XXX	XXX	XXX	39,503	5,349	420	50	2,133	122	863	36,535	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	381	227	1		19	14			4		7	164	13			
2. 2010	684	.757	29	5	.44	.32	1		14		250	(22)	34			
3. 2011	1,727	736	1,618	45	174	42	117	3	93		840	2,903	469			
4. Totals	2,792	1,720	1,648	50	237	88	118	3	111		1,097	3,045	516			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	155	9
2. 2010	23,392	3,114	20,278	47.4	62.9	45.7				(49)	27
3. 2011	22,944	3,925	19,019	44.7	72.0	41.4				2,564	339
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,670	375

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(425)	5	173	6	32	1	.764	(232)	XXX	
2. 2010	261,745	15,364	246,381	160,283	5,012	395	3	10,131	206	17,630	165,588	124,046	
3. 2011	284,367	15,640	268,727	180,774	16,949	469	11	10,756	587	12,518	174,452	129,624	
4. Totals	XXX	XXX	XXX	340,632	21,966	1,037	20	20,919	794	30,912	339,808	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	123	(2)	.672		8		45		27		28	.877	.34			
2. 2010	(2,121)		.809		12		53		32		2,300	(1,215)	105			
3. 2011	2,184	220	7,657		874	12	470		504		11,048	11,457	6,739			
4. Totals	186	218	9,138		894	12	568		563		13,376	11,119	6,878			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.797	.80
2. 2010	169,594	5,221	164,373	64.8	34.0	66.7				(1,312)	97
3. 2011	203,688	17,779	185,909	71.6	113.7	69.2				9,621	1,836
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,106	2,013

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	118		22		2		.11	.142	XXX	
2. 2010	579	.34	545	93		.1		8			.102	XXX	
3. 2011	669	37	632	40		8		4			52	XXX	
4. Totals	XXX	XXX	XXX	251		31		14		11	296	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	(24)				6				2		83	(16)	4			
2. 2010	(27)										27	(27)				
3. 2011	46		93		7		10		4		21	160	5			
4. Totals	(5)		93		13		10		6		131	117	9			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(24)	8
2. 2010	75		75	13.0		13.8				(27)	
3. 2011	212		212	31.7		33.5				139	21
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	88	29

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 1M - International

N O N E

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

N O N E

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

N O N E

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 1T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	6,460	4,852	3,990	4,405	4,219	5,649	5,659	5,600	5,604	5,605	1	5
2. 2002	86,294	80,625	80,534	80,499	79,946	79,681	79,505	79,496	79,442	79,430	(12)	(66)
3. 2003	XXX	87,319	81,323	79,773	79,410	78,804	79,071	78,994	79,041	79,085	44	91
4. 2004	XXX	XXX	96,068	92,076	91,976	91,861	91,126	91,164	90,694	90,830	136	(334)
5. 2005	XXX	XXX	XXX	112,329	108,467	108,755	108,621	107,959	108,185	108,376	191	417
6. 2006	XXX	XXX	XXX	XXX	115,389	111,907	112,298	112,592	112,040	112,029	(11)	(563)
7. 2007	XXX	XXX	XXX	XXX	XXX	149,555	144,582	145,698	144,612	143,922	(690)	(1,776)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	199,830	189,061	189,642	189,766	124	705
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,643	231,508	230,710	(798)	(3,933)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,764	240,446	(8,318)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,424	XXX	XXX
										12. Totals	(9,333)	(5,454)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	34,513	32,967	31,250	28,570	28,705	27,869	27,478	27,323	27,154	26,977	(177)	(346)
2. 2002	59,631	61,145	62,439	62,682	60,911	60,144	59,937	59,492	59,749	59,565	(184)	73
3. 2003	XXX	77,534	80,593	80,641	78,305	77,168	76,224	76,098	76,398	76,143	(255)	45
4. 2004	XXX	XXX	91,301	92,417	92,382	90,785	88,517	87,477	88,090	87,977	(113)	500
5. 2005	XXX	XXX	XXX	113,144	112,116	110,254	105,868	105,044	104,906	104,270	(636)	(774)
6. 2006	XXX	XXX	XXX	XXX	117,788	120,840	116,139	112,386	112,399	111,487	(912)	(899)
7. 2007	XXX	XXX	XXX	XXX	XXX	132,332	132,492	129,150	128,352	125,880	(2,472)	(3,270)
8. 2008	XXX	XXX	XXX	XXX	XXX	145,443	152,710	147,531	146,249	(1,282)	(6,461)	
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	167,741	166,004	167,638	1,634	(103)	
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,801	185,130	3,329	XXX	
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,986	XXX	XXX	
										12. Totals	(1,068)	(11,235)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.9,036	.9,567	.8,975	.8,087	7,811	7,745	7,608	7,436	7,465	7,441	(24)	.5
2. 2002	17,879	18,338	18,079	18,545	19,577	19,758	19,763	19,573	19,659	19,521	(138)	(52)
3. 2003	XXX	21,743	23,878	23,906	24,217	24,659	24,746	24,027	24,021	24,165	144	138
4. 2004	XXX	XXX	27,317	27,725	27,466	25,987	25,303	25,430	25,593	25,749	156	319
5. 2005	XXX	XXX	XXX	39,044	37,535	35,978	33,915	33,417	33,318	33,710	392	293
6. 2006	XXX	XXX	XXX	XXX	48,759	49,120	48,225	47,714	46,953	47,412	459	(302)
7. 2007	XXX	XXX	XXX	XXX	XXX	55,048	52,848	50,178	50,732	49,892	(840)	(286)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	53,962	51,808	49,739	52,850	3,111	1,042
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,406	59,990	57,515	(2,475)	(6,891)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,576	66,622	46	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,211	XXX	XXX	
										12. Totals	831	(5,734)

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX	16,371	11,705	12,862	13,320	15,379	15,929	15,534	15,571	37	(358)
5. 2005	XXX	XXX	XXX	38,173	27,811	29,464	34,118	37,886	33,698	33,633	(65)	(4,253)
6. 2006	XXX	XXX	XXX	XXX	79,752	56,050	65,785	70,551	65,940	67,543	1,603	(3,008)
7. 2007	XXX	XXX	XXX	XXX	XXX	92,205	77,759	86,252	87,169	85,127	(2,042)	(1,125)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	80,188	88,384	92,747	93,147	400	4,763
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,827	89,131	88,224	(907)	5,397
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,620	93,903	6,283	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,128	XXX	XXX	
										12. Totals	5,309	1,416

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	.114,229	.169,995	.193,552	.193,444	.188,383	.187,282	.173,257	.157,795	.140,354	.141,386	.1,032	(16,409)
2. 2002	121,135	93,027	99,977	95,168	91,142	92,298	97,907	95,444	84,924	84,810	(114)	(10,634)
3. 2003	XXX	113,725	108,492	102,564	108,298	103,187	101,583	100,089	94,116	95,323	1,207	(4,766)
4. 2004	XXX	XXX	122,188	108,553	113,844	112,053	110,010	104,496	97,033	95,272	(1,761)	(9,224)
5. 2005	XXX	XXX	XXX	136,820	119,240	120,607	124,919	118,616	107,649	105,458	(2,191)	(13,158)
6. 2006	XXX	XXX	XXX	XXX	154,530	153,786	157,641	138,378	133,175	(5,203)	(24,466)	
7. 2007	XXX	XXX	XXX	XXX	178,495	177,151	153,861	138,158	135,230	(2,928)	(18,631)	
8. 2008	XXX	XXX	XXX	XXX	XXX	237,513	199,563	188,340	176,499	(11,841)	(23,064)	
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	199,600	181,264	175,452	(5,812)	(24,148)	
10. 2010	XXX	220,935	200,781	(20,154)	XXX							
11. 2011	XXX	232,559	XXX	XXX								
										12. Totals	(47,765)	(144,500)

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SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XX								
7. 2007	XXX	XXX	XXX	XX	XXX							
8. 2008	XXX	XXX	XXX	XXX	XX	XXX						
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XXX								
7. 2007	XXX	XXX	XXX	XX	XXX							
8. 2008	XXX	XXX	XXX	XX	XXX	XXX						
9. 2009	XXX	XXX	XXX	XX	XXX	XX	XXX					
10. 2010	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XXX								
7. 2007	XXX	XXX	XXX	XX	XXX							
8. 2008	XXX	XXX	XXX	XX	XXX	XX	XXX					
9. 2009	XXX	XXX	XXX	XX	XXX	XX	XXX					
10. 2010	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	12,012	13,515	13,328	16,402	15,790	14,253	16,773	16,389	16,332	16,560	228	.171
2. 2002	10,415	.5,925	6,104	7,367	7,057	8,269	5,843	5,863	6,003	6,011	8	.148
3. 2003	XXX	.7,471	7,019	6,879	8,836	7,963	7,003	6,646	5,646	6,021	375	(625)
4. 2004	XXX	XXX	XXX	7,937	10,254	8,673	9,577	8,208	7,436	7,655	6,965	(690)
5. 2005	XXX	XXX	XXX	11,450	11,251	8,415	8,435	7,229	7,087	7,978	891	.749
6. 2006	XXX	XXX	XXX	XXX	15,323	18,896	11,352	11,582	10,945	11,616	671	.34
7. 2007	XXX	XXX	XXX	XXX	XXX	16,949	13,337	12,281	10,416	12,842	2,426	.561
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	15,915	12,530	12,051	11,344	(707)	(1,186)
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,640	13,010	12,623	(387)	(1,017)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,695	13,382	(1,313)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,548	XXX	XXX	
12. Totals												1,502
												(1,636)

NONE**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XXX								
7. 2007	XXX	XXX	XXX	XX	XXX							
8. 2008	XXX	XXX	XXX	XX	XXX	XX	XXX					
9. 2009	XXX	XXX	XXX	XX	XXX	XX	XXX					
10. 2010	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,354	3,970	4,156	186	801
2. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,001	19,199	19,199	198	XXX
3. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,996	XXX	XXX
										4. Totals	384	801

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	12,400	5,503	6,273	.769	(6,126)						
2. 2010	XXX	159,732	154,417	(5,315)	XXX							
3. 2011	XXX	175,237	XXX	XXX								
										4. Totals	(4,546)	(6,126)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	(119)	200	249	49	368						
2. 2010	XXX	99	67	(32)	XXX							
3. 2011	XXX	XXX	204	XXX	XXX							
										4. Totals	17	368

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX										
2. 2010	XXX	XXX										
3. 2011	XXX	XXX										
										4. Totals		

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XXX								
7. 2007	XXX	XXX	XXX	XXX	XXX							
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2009	XXX											
10. 2010	XXX				XXX							
11. 2011	XXX		XXX	XXX								
										12. Totals		

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

N O N E

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

N O N E

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior.....	000.....	2,189.....	2,882.....	3,428.....	3,934.....	5,562.....	5,580.....	5,598.....	5,602.....	5,603.....	4,649.....	2,003.....
2. 2002.....	59,478.....	76,897.....	78,644.....	79,199.....	79,245.....	79,388.....	79,435.....	79,431.....	79,431.....	79,430.....	20,688.....	4,657.....
3. 2003.....	XXX.....	60,865.....	75,147.....	77,364.....	78,054.....	78,500.....	78,899.....	78,899.....	78,964.....	79,032.....	20,479.....	3,890.....
4. 2004.....	XXX.....	XXX.....	71,359.....	87,656.....	89,631.....	90,204.....	90,532.....	90,557.....	90,595.....	90,780.....	31,577.....	5,868.....
5. 2005.....	XXX.....	XXX.....	XXX.....	81,417.....	103,258.....	106,219.....	107,149.....	107,586.....	107,788.....	108,170.....	22,256.....	4,549.....
6. 2006.....	XXX.....	XXX.....	XXX.....	XXX.....	80,676.....	104,295.....	108,895.....	109,543.....	110,377.....	110,735.....	20,429.....	4,320.....
7. 2007.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	116,009.....	137,862.....	140,234.....	141,499.....	142,138.....	26,695.....	5,727.....
8. 2008.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	156,874.....	182,129.....	185,306.....	187,125.....	38,188.....	8,414.....
9. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	184,686.....	223,018.....	227,254.....	40,218.....	6,424.....
10. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	184,550.....	229,474.....	41,104.....	7,460.....
11. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	205,175.....	45,128.....	7,029.....

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	000.....	12,840.....	20,696.....	23,644.....	26,093.....	26,838.....	27,055.....	27,123.....	26,852.....	26,877.....	8,486.....	2,281.....
2. 2002.....	24,692.....	41,189.....	49,990.....	55,346.....	57,789.....	58,700.....	58,898.....	59,430.....	59,494.....	59,551.....	16,544.....	2,859.....
3. 2003.....	XXX.....	31,647.....	53,302.....	64,809.....	70,260.....	73,468.....	75,148.....	75,713.....	75,895.....	76,112.....	18,156.....	3,118.....
4. 2004.....	XXX.....	XXX.....	37,327.....	63,055.....	74,256.....	82,081.....	85,389.....	86,579.....	87,014.....	87,251.....	18,940.....	3,136.....
5. 2005.....	XXX.....	XXX.....	XXX.....	46,123.....	74,660.....	89,702.....	97,658.....	101,144.....	102,678.....	103,450.....	19,158.....	3,349.....
6. 2006.....	XXX.....	XXX.....	XXX.....	XXX.....	46,254.....	78,273.....	92,637.....	103,260.....	106,912.....	109,778.....	19,212.....	3,476.....
7. 2007.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	52,960.....	88,164.....	105,162.....	115,720.....	119,660.....	21,118.....	3,854.....
8. 2008.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	57,726.....	99,405.....	120,268.....	131,448.....	22,229.....	4,080.....
9. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	63,940.....	108,559.....	133,910.....	140,065.....	4,419.....	
10. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	71,677.....	121,590.....	26,182.....	4,800.....
11. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	80,343.....	20,523.....	3,417.....

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	000.....	3,023.....	5,502.....	6,755.....	7,177.....	7,315.....	7,436.....	7,436.....	7,437.....	7,437.....	1,395.....	383.....
2. 2002.....	6,375.....	11,655.....	13,700.....	16,452.....	18,013.....	18,909.....	19,220.....	19,313.....	19,435.....	19,465.....	3,849.....	558.....
3. 2003.....	XXX.....	8,538.....	14,427.....	18,815.....	21,304.....	22,274.....	22,918.....	23,829.....	23,876.....	23,918.....	4,253.....	644.....
4. 2004.....	XXX.....	XXX.....	9,864.....	16,473.....	20,612.....	22,840.....	24,096.....	24,918.....	25,088.....	25,348.....	4,783.....	715.....
5. 2005.....	XXX.....	XXX.....	XXX.....	13,403.....	21,333.....	27,762.....	30,396.....	32,161.....	32,541.....	32,811.....	4,978.....	860.....
6. 2006.....	XXX.....	XXX.....	XXX.....	XXX.....	13,765.....	25,191.....	35,217.....	39,583.....	43,528.....	44,995.....	5,309.....	895.....
7. 2007.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,527.....	30,803.....	37,525.....	43,044.....	46,258.....	5,743.....	1,029.....
8. 2008.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,917.....	28,641.....	36,976.....	42,945.....	5,685.....	978.....
9. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,642.....	32,435.....	38,996.....	5,641.....		1,027.....
10. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,926.....	37,807.....	5,954.....		1,063.....
11. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,263.....	4,828.....		760.....

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	000.....										2,884.....	336.....
2. 2002.....											3,951.....	529.....
3. 2003.....	XXX.....										4,157.....	531.....
4. 2004.....	XXX.....	XXX.....	3,519.....	7,908.....	10,077.....	11,471.....	12,193.....	12,759.....	13,226.....	13,422.....	4,425.....	715.....
5. 2005.....	XXX.....	XXX.....	XXX.....	7,848.....	18,572.....	23,853.....	26,280.....	28,497.....	29,315.....	29,576.....	4,699.....	772.....
6. 2006.....	XXX.....	XXX.....	XXX.....	XXX.....	15,845.....	37,544.....	48,732.....	54,167.....	56,428.....	60,168.....	5,418.....	824.....
7. 2007.....	XXX.....	XXX.....	XXX.....	XXX.....	20,795.....	46,743.....	60,268.....	67,584.....	71,018.....	5,671.....		806.....
8. 2008.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,612.....	47,890.....	60,863.....	69,952.....	5,427.....		858.....
9. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,514.....	45,596.....	56,929.....	4,668.....		722.....
10. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,521.....	44,150.....	4,498.....		743.....
11. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,820.....	2,304.....		608.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	31,431.....	54,683.....	77,470.....	95,082.....	110,633.....	122,788.....	130,693.....	135,584.....	137,646.....	8,560.....	4,958.....
2. 2002.....	38,569.....	56,684.....	64,026.....	70,605.....	74,967.....	77,247.....	80,083.....	80,605.....	81,445.....	82,787.....	9,073.....	3,072.....
3. 2003.....	XXX.....	48,493.....	63,197.....	69,003.....	76,901.....	80,538.....	85,457.....	88,161.....	89,898.....	91,618.....	8,460.....	2,956.....
4. 2004.....	XXX.....	XXX.....	44,323.....	66,903.....	74,844.....	81,888.....	85,928.....	88,841.....	90,856.....	92,735.....	9,058.....	3,155.....
5. 2005.....	XXX.....	XXX.....	XXX.....	46,428.....	69,266.....	77,487.....	84,757.....	90,542.....	93,985.....	96,321.....	7,847.....	2,761.....
6. 2006.....	XXX.....	XXX.....	XXX.....	XXX.....	60,909.....	91,057.....	98,731.....	106,066.....	110,586.....	116,407.....	8,242.....	2,875.....
7. 2007.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	63,359.....	93,426.....	105,677.....	115,191.....	117,655.....	8,718.....	3,053.....
8. 2008.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	88,624.....	121,926.....	132,865.....	141,840.....	10,459.....	3,484.....
9. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	80,097.....	113,524.....	124,155.....	9,723.....	3,365.....
10. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	93,701.....	130,522.....	10,555.....	3,462.....
11. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	105,203.....	8,748.....		2,268.....

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.000											
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XX								
7. 2007	XXX	XXX	XXX	XXX	XX							
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.000											
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XXX								
7. 2007	XXX	XXX	XXX	XX	XXX							
8. 2008	XXX	XXX	XXX	XX	XXX	XXX						
9. 2009	XXX	XXX	XXX	XXX	XX	XXX	XXX	XX				
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000										XXX	XXX
2. 2002											XXX	XXX
3. 2003	XXX										XXX	XXX
4. 2004	XXX	XXX									XXX	XXX
5. 2005	XXX	XXX	XXX								XXX	XXX
6. 2006	XXX	XXX	XXX	XXX							XXX	XXX
7. 2007	XXX	XXX	XXX	XX	XXX						XXX	XXX
8. 2008	XXX	XXX	XXX	XX	XXX	XXX					XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XX	XXX	XX	XX			XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000	4,707	7,906	9,683	11,038	12,077	13,755	14,470	15,158	16,130	592	353
2. 2002	1,057	1,938	2,322	2,978	3,438	4,001	4,290	4,780	4,944	5,324	562	198
3. 2003	XXX	993	1,721	2,410	3,153	3,831	4,595	4,873	5,020	4,997	477	171
4. 2004	XXX	XXX	1,205	2,243	3,495	4,363	5,170	5,784	5,919	5,978	491	210
5. 2005	XXX	XXX	XXX	1,092	1,943	2,833	4,054	4,950	6,024	6,737	508	212
6. 2006	XXX	XXX	XXX	XXX	1,234	3,539	4,410	5,375	6,302	7,312	458	190
7. 2007	XXX	XXX	XXX	XXX	XXX	1,437	3,018	4,097	6,018	7,001	517	181
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	2,109	3,915	5,721	6,088	518	215
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,370	2,468	4,210	516	219
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,310	3,011	497	199
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,793	407	115	

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000											
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	XXX									
6. 2006	XXX	XXX	XXX	XXX								
7. 2007	XXX	XXX	XXX	XX	XXX							
8. 2008	XXX	XXX	XXX	XX	XXX	XXX						
9. 2009	XXX	XXX	XXX	XXX	XX	XXX	XX	XX				
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	3,892	3,995	XXX	XXX
2. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,676	19,235	XXX	XXX
3. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,186	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	000	5,684	5,422	548,779	69,352						
2. 2010	XXX	147,604	155,663	107,821	16,120							
3. 2011	XXX	164,284	108,091	14,794								

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	000	127	267	XXX	XXX						
2. 2010	XXX	43	93	XXX	XXX							
3. 2011	XXX	48	XXX	XXX								

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	000		XXX	XXX						
2. 2010	XXX		XXX	XXX							
3. 2011	XXX										

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000										XXX	XXX
2. 2002											XXX	XXX
3. 2003	XXX										XXX	XXX
4. 2004	XXX	XXX									XXX	XXX
5. 2005	XXX	XXX	XXX								XXX	XXX
6. 2006	XXX	XXX	XXX	XXX							XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2009	XXX				XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2010	XXX			XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

N O N E

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

N O N E

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 3T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	1,143	694	148	119	28					
2. 2002	6,266	844	152	121	48	12				
3. 2003	XXX	8,438	1,392	218	115	33				
4. 2004	XXX	XXX	9,972	799	282	132				
5. 2005	XXX	XXX	XXX	9,214	1,332	340				
6. 2006	XXX	XXX	XXX	XXX	8,021	952	11			
7. 2007	XXX	XXX	XXX	XXX	XXX	7,975	20	16		
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	10,010	30	20	
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,302	46	19
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,492	44
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,142

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	3,205	1,788	1,120	396	104				150	
2. 2002	9,410	2,978	1,286	482	335	94			156	
3. 2003	XXX	11,813	3,712	1,384	847	377	7	1	229	1
4. 2004	XXX	XXX	14,957	5,993	2,388	1,061	21	.36	307	1
5. 2005	XXX	XXX	XXX	22,203	8,086	2,584	46	.113	325	2
6. 2006	XXX	XXX	XXX	XXX	29,267	10,291	2,154	209	315	4
7. 2007	XXX	XXX	XXX	XXX	XXX	32,102	10,078	2,776	321	6
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	33,168	12,624	392	14
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,647	5,218	102
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,891	5,344
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,551

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	1,258	.725	460	156	.51				28	
2. 2002	3,737	1,367	584	222	158	45			30	.56
3. 2003	XXX	5,444	1,992	.667	483	206	.1		44	.58
4. 2004	XXX	XXX	7,501	3,795	1,429	.558	.4	.8	58	.90
5. 2005	XXX	XXX	XXX	13,052	5,680	1,443	.10	.24	62	126
6. 2006	XXX	XXX	XXX	XXX	19,409	6,811	1,274	.47	60	113
7. 2007	XXX	XXX	XXX	XXX	XXX	20,838	6,845	1,501	64	113
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	20,346	8,033	85	111
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,810	.4,006	135
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.24,037	5,451
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,033

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX	6,389	814	339	.180	.1,442	1,617	.970	1,071
5. 2005	XXX	XXX	XXX	15,448	2,354	.699	3,703	4,804	2,386	2,400
6. 2006	XXX	XXX	XXX	XXX	35,512	4,864	.8,541	10,018	.6,247	4,813
7. 2007	XXX	XXX	XXX	XXX	XXX	.39,769	14,548	.14,080	10,929	.8,025
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	22,290	21,651	.16,757	12,642
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31,054	.28,639	.19,584
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.35,258	.33,153
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,422

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	.46,042	75,126	79,710	68,574	65,907	.57,868	30,297	.18,269	.511	
2. 2002	53,592	18,307	16,472	11,714	9,199	7,901	14,444	.12,145	.1,022	.510
3. 2003	XXX	36,444	24,013	13,591	16,070	.10,440	9,625	8,030	.1,125	1,019
4. 2004	XXX	XXX	44,439	.21,105	18,476	.18,216	15,142	9,602	.1,840	1,121
5. 2005	XXX	XXX	XXX	.58,490	27,911	21,255	22,386	.15,423	.3,019	1,879
6. 2006	XXX	XXX	XXX	XXX	71,335	.41,434	23,392	24,428	.4,448	3,119
7. 2007	XXX	XXX	XXX	XXX	XXX	.71,822	49,041	.19,895	.6,508	4,296
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.95,106	.38,555	.13,183	.6,496
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.69,386	.32,642	.13,197
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.67,295	.33,115
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,912

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SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX								
5. 2005	XXX	XXX	XX	XX	XX	XX				
6. 2006	XXX	XXX	XX	XX	XX	XX				
7. 2007	XXX	XXX	XX	XX	XX	XX				
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX				

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX								
5. 2005	XXX	XXX	XX	XX	XX	XX				
6. 2006	XXX	XXX	XX	XX	XX	XX				
7. 2007	XXX	XXX	XX	XX	XX	XX				
8. 2008	XXX	XXX	XX	XX	XX	XX				
9. 2009	XXX	XXX	XX	XX	XX	XX				
10. 2010	XXX	XXX	XX	XX	XX	XX				
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX				

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX								
5. 2005	XXX	XXX	XX	XX	XX	XX				
6. 2006	XXX	XXX	XX	XX	XX	XX				
7. 2007	XXX	XXX	XX	XX	XX	XX				
8. 2008	XXX	XXX	XX	XX	XX	XX				
9. 2009	XXX	XXX	XX	XX	XX	XX				
10. 2010	XXX	XXX	XX	XX	XX	XX				
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX				

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	4,226	2,215	2,172	3,766	2,538		1,472	769	320	
2. 2002	7,017	1,751	1,970	2,474	1,967	2,686	685	669	320	511
3. 2003	XXX	3,370	2,543	2,625	2,897	2,041	707	691	356	535
4. 2004	XXX	XXX	4,880	6,290	3,343	3,019	1,241	676	479	554
5. 2005	XXX	XXX	XXX	7,966	6,971	3,631	2,012	1,257	654	794
6. 2006	XXX	XXX	XXX	XXX	9,888	11,469	3,842	2,791	1,348	1,165
7. 2007	XXX	XXX	XXX	XXX	XXX	10,665	6,306	2,401	1,758	2,006
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	10,535	5,216	4,010	2,815
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,618	5,012	6,420
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,710	7,022
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,123

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX								
5. 2005	XXX	XXX	XX	XX	XX	XX				
6. 2006	XXX	XXX	XX	XX	XX	XX				
7. 2007	XXX	XXX	XX	XX	XX	XX				
8. 2008	XXX	XXX	XX	XX	XX	XX				
9. 2009	XXX	XXX	XX	XX	XX	XX				
10. 2010	XXX	XXX	XX	XX	XX	XX				
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX				

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**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,417	25	1
2. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,633	25
3. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,687

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	8,457	1,409	717						
2. 2010	XXX	7,378	862							
3. 2011	XXX	XXX	8,127							

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	62								
2. 2010	XXX	90								
3. 2011	XXX	103								

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XX	XXX	XXX	XX	XXX			
2. 2010	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2011	XXX	XXX	XX	XX	XX	XX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX								
5. 2005	XXX	XXX	XXX							
6. 2006	XXX	XXX	XX	XX						
7. 2007	XXX	XXX	XX	XX	XX					
8. 2008	XXX	XXX	XX	XXX	XXX	XX				
9. 2009	XXX									
10. 2010	XXX									
11. 2011	XXX									

NONE

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

N O N E

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

N O N E

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 4T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	5,471	1,017	1,839	1,988	2,551	2,458	3,304	3,306	4,575	4,649
2. 2002	16,169	20,396	20,593	20,653	20,666	20,676	20,683	20,686	20,686	20,688
3. 2003	XXX	17,246	20,201	20,401	20,440	20,459	20,470	20,473	20,475	20,479
4. 2004	XXX	XXX	26,787	31,244	31,480	31,530	31,566	31,566	31,570	31,577
5. 2005	XXX	XXX	XXX	18,334	21,919	22,170	22,222	22,239	22,248	22,256
6. 2006	XXX	XXX	XXX	XXX	16,290	20,091	20,347	20,395	20,424	20,429
7. 2007	XXX	XXX	XXX	XXX	XXX	21,916	26,329	26,601	26,671	26,695
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	31,705	37,690	38,093	38,188
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,667	39,804	40,218
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,169	41,104
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,128

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	433	125	53	27	18	4	2	1	1	1
2. 2002	4,774	265	83	28	17	8	4	2	2	2
3. 2003	XXX	3,582	275	73	27	18	7	6	7	6
4. 2004	XXX	XXX	4,244	273	83	43	14	15	10	3
5. 2005	XXX	XXX	XXX	3,112	285	78	34	27	22	11
6. 2006	XXX	XXX	XXX	XXX	3,436	299	80	46	17	9
7. 2007	XXX	XXX	XXX	XXX	XXX	3,814	294	87	34	17
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	4,843	398	142	56
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,869	501	124
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,143	893
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,383

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	2,543	(886)	17	9	12	3,599				
2. 2002	23,595	25,260	25,319	25,333	25,341	25,341	25,344	25,345	25,345	25,345
3. 2003	XXX	23,228	24,273	24,344	24,357	24,364	24,367	24,369	24,372	24,375
4. 2004	XXX	XXX	35,295	37,333	37,408	37,435	37,445	37,447	37,448	37,448
5. 2005	XXX	XXX	XXX	25,026	26,707	26,787	26,801	26,811	26,816	26,816
6. 2006	XXX	XXX	XXX	XXX	22,938	24,654	24,728	24,754	24,757	24,758
7. 2007	XXX	XXX	XXX	XXX	XXX	30,205	32,278	32,398	32,431	32,439
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	43,576	46,418	46,632	46,658
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,708	46,664	46,766
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,176	49,457
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,540

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	10,819	7,579	7,528	7,718	7,852	7,505	7,533	7,749	8,019	8,486
2. 2002	10,603	15,123	16,028	16,302	16,445	16,492	16,514	16,534	16,543	16,544
3. 2003	XXX	11,919	16,672	17,566	17,907	18,045	18,114	18,136	18,145	18,156
4. 2004	XXX	XXX	12,458	17,540	18,406	18,730	18,868	18,914	18,931	18,940
5. 2005	XXX	XXX	XXX	13,019	17,769	18,632	18,951	19,091	19,136	19,158
6. 2006	XXX	XXX	XXX	XXX	12,927	17,869	18,728	19,056	19,155	19,212
7. 2007	XXX	XXX	XXX	XXX	XXX	14,335	19,856	20,680	20,978	21,118
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	15,267	21,017	21,900	22,229
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,780	22,980	24,065
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,943	26,182
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,523

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	2,599	991	463	248	130	70	39	21	19	13
2. 2002	6,033	1,399	507	249	101	63	34	13	6	5
3. 2003	XXX	6,362	1,517	604	249	115	46	25	16	5
4. 2004	XXX	XXX	6,346	1,412	523	228	94	43	25	13
5. 2005	XXX	XXX	XXX	5,837	1,453	539	219	84	38	19
6. 2006	XXX	XXX	XXX	XXX	6,113	1,438	513	196	107	47
7. 2007	XXX	XXX	XXX	XXX	XXX	6,376	1,408	538	250	110
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	6,687	1,489	583	263
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,412	1,828	703
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,512	1,990
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,472

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	1,760	18	73	19	2	9,440				
2. 2002	17,679	19,148	19,323	19,374	19,397	19,405	19,406	19,407	19,408	19,408
3. 2003	XXX	19,575	21,047	21,202	21,252	21,269	21,276	21,278	21,279	21,279
4. 2004	XXX	XXX	20,282	21,857	22,018	22,069	22,082	22,087	22,088	22,089
5. 2005	XXX	XXX	XXX	20,747	22,297	22,457	22,502	22,518	22,524	22,526
6. 2006	XXX	XXX	XXX	XXX	20,879	22,492	22,655	22,715	22,731	22,735
7. 2007	XXX	XXX	XXX	XXX	XXX	22,929	24,844	25,030	25,066	25,082
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	24,399	26,343	26,507	26,572
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,965	28,984	29,187
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,616	32,972
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,412

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	1,003	212	90	48	56	139	347	522	878	1,395
2. 2002	2,548	3,531	3,691	3,779	3,813	3,834	3,841	3,843	3,848	3,849
3. 2003	XXX	2,877	3,909	4,108	4,181	4,215	4,231	4,249	4,252	4,253
4. 2004	XXX	XXX	3,166	4,410	4,612	4,707	4,750	4,772	4,778	4,783
5. 2005	XXX	XXX	XXX	3,392	4,584	4,798	4,901	4,957	4,970	4,978
6. 2006	XXX	XXX	XXX	XXX	3,516	4,870	5,144	5,240	5,294	5,309
7. 2007	XXX	XXX	XXX	XXX	XXX	3,792	5,275	5,566	5,689	5,743
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	3,927	5,370	5,569	5,685
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,847	5,373	5,641
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,300	5,954
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,828

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	376	162	70	33	16	9	4			2
2. 2002	1,249	317	148	78	38	16	9	6	1	
3. 2003	XXX	1,357	343	162	95	42	26	7	4	3
4. 2004	XXX	XXX	1,577	373	196	82	38	15	11	5
5. 2005	XXX	XXX	XXX	1,533	418	202	98	36	20	16
6. 2006	XXX	XXX	XXX	XXX	1,774	498	192	101	36	25
7. 2007	XXX	XXX	XXX	XXX	XXX	1,904	548	224	108	51
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	1,788	468	235	113
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,015	549	252
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,320	649
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,364

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	365	31	8	3	1	174	1			
2. 2002	4,020	4,348	4,389	4,410	4,406	4,407	4,407	4,407	4,407	4,407
3. 2003	XXX	4,503	4,827	4,882	4,904	4,898	4,898	4,900	4,900	4,900
4. 2004	XXX	XXX	5,049	5,434	5,488	5,497	5,500	5,500	5,502	5,503
5. 2005	XXX	XXX	XXX	5,362	5,776	5,841	5,850	5,852	5,849	5,854
6. 2006	XXX	XXX	XXX	XXX	5,733	6,164	6,211	6,224	6,224	6,229
7. 2007	XXX	XXX	XXX	XXX	XXX	6,222	6,739	6,798	6,818	6,823
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	6,261	6,728	6,773	6,776
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,446	6,883	6,920
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,283	7,666
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,952

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	2,746	918	729	623	707	681	682	1,183	1,983	2,884
2. 2002	1,394	3,301	3,629	3,785	3,851	3,903	3,919	3,934	3,942	3,951
3. 2003	XXX	1,365	3,441	3,850	3,998	4,080	4,123	4,148	4,155	4,157
4. 2004	XXX	XXX	1,445	3,763	4,159	4,288	4,345	4,381	4,409	4,425
5. 2005	XXX	XXX	XXX	1,490	3,916	4,413	4,551	4,647	4,686	4,699
6. 2006	XXX	XXX	XXX	XXX	1,793	4,532	5,061	5,278	5,379	5,418
7. 2007	XXX	XXX	XXX	XXX	XXX	1,797	4,818	5,380	5,579	5,671
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	1,948	4,715	5,233	5,427
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,677	4,182	4,668
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,068	4,498
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,304

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	797	389	226	161	113	80	65	58	51	46
2. 2002	2,349	652	343	199	134	83	68	54	46	37
3. 2003	XXX	2,623	727	347	208	128	83	60	53	51
4. 2004	XXX	XXX	2,958	708	314	189	130	88	62	47
5. 2005	XXX	XXX	XXX	3,153	817	346	213	117	80	67
6. 2006	XXX	XXX	XXX	XXX	3,521	954	453	245	141	106
7. 2007	XXX	XXX	XXX	XXX	XXX	3,783	1,000	459	281	187
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	3,570	1,009	501	316
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,179	850	373
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,018	877
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,688

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	412	33	6	4	1	726				
2. 2002	3,979	4,459	4,493	4,511	4,514	4,515	4,516	4,517	4,517	4,517
3. 2003	XXX	4,241	4,677	4,721	4,734	4,737	4,738	4,739	4,739	4,739
4. 2004	XXX	XXX	4,700	5,139	5,173	5,184	5,187	5,183	5,186	5,187
5. 2005	XXX	XXX	XXX	4,970	5,471	5,510	5,525	5,534	5,538	5,538
6. 2006	XXX	XXX	XXX	XXX	5,710	6,269	6,329	6,341	6,342	6,348
7. 2007	XXX	XXX	XXX	XXX	XXX	5,950	6,583	6,643	6,664	6,664
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	5,963	6,523	6,580	6,601
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,218	5,733	5,763
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,519	6,118
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,600

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	5,717	3,985	5,451	6,079	6,390	6,666	6,852	7,208	8,019	8,560
2. 2002	5,818	8,045	8,439	8,668	8,805	8,893	8,951	8,998	9,031	9,073
3. 2003	XXX	5,481	7,455	7,813	8,048	8,167	8,301	8,373	8,420	8,460
4. 2004	XXX	XXX	5,954	8,144	8,556	8,787	8,918	8,979	9,022	9,058
5. 2005	XXX	XXX	XXX	5,084	7,014	7,382	7,570	7,717	7,793	7,847
6. 2006	XXX	XXX	XXX	XXX	5,351	7,396	7,782	8,010	8,147	8,242
7. 2007	XXX	XXX	XXX	XXX	XXX	5,508	7,909	8,382	8,602	8,718
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	7,157	9,778	10,235	10,459
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,807	9,333	9,723
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,080	10,555
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,748

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	2,229	1,581	1,692	2,607	1,666	.597	436	272	133	119
2. 2002	3,356	853	508	291	174	.115	96	75	68	49
3. 2003	XXX	2,995	817	.482	275	215	131	104	79	.69
4. 2004	XXX	XXX	3,228	.843	436	.246	135	105	74	.48
5. 2005	XXX	XXX	XXX	2,643	.774	.463	318	.168	114	.90
6. 2006	XXX	XXX	XXX	XXX	2,846	.850	466	.306	.213	.135
7. 2007	XXX	XXX	XXX	XXX	XXX	3,132	937	.468	.243	.165
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	3,333	.977	.517	.316
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,276	.882	.531
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4,449	1,209
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,819

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	2,698	(164)	898	1,502	343	9,633	224	.107	.36	
2. 2002	10,329	11,562	11,838	11,898	11,967	12,018	12,080	.12,119	12,159	12,194
3. 2003	XXX	9,683	10,804	11,045	11,161	11,264	11,339	.11,405	11,445	11,485
4. 2004	XXX	XXX	10,485	11,751	11,980	12,092	12,157	.12,202	12,241	12,261
5. 2005	XXX	XXX	XXX	9,064	.10,178	10,418	10,545	.10,604	10,653	10,698
6. 2006	XXX	XXX	XXX	XXX	.9,477	10,688	10,941	.11,091	11,196	.11,252
7. 2007	XXX	XXX	XXX	XXX	XXX	.10,063	11,471	.11,755	.11,867	.11,936
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	12,318	.13,914	.14,164	.14,259
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11,929	.13,355	.13,619
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.13,515	.15,226
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,835

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE
SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	284	100	121	234	339	432	505	502	534	592
2. 2002	347	462	502	523	533	542	551	557	560	562
3. 2003	XXX	263	388	413	435	446	459	469	474	477
4. 2004	XXX	XXX	299	403	434	456	468	483	487	491
5. 2005	XXX	XXX	XXX	295	414	444	465	479	496	508
6. 2006	XXX	XXX	XXX	XXX	269	376	412	427	446	458
7. 2007	XXX	XXX	XXX	XXX	XXX	298	442	471	499	517
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	313	464	507	518
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338	478	516
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	332	497
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	289	173	92	70	60	49	25	18	16	11
2. 2002	192	93	45	34	28	16	15	7	7	7
3. 2003	XXX	174	71	41	33	30	21	15	5	5
4. 2004	XXX	XXX	169	77	50	32	24	19	16	12
5. 2005	XXX	XXX	XXX	156	77	47	35	26	19	12
6. 2006	XXX	XXX	XXX	XXX	145	90	57	52	45	105
7. 2007	XXX	XXX	XXX	XXX	XXX	157	79	64	39	44
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	190	99	42	39
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	116	80
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	118
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	252	19	40	33	18	723	6	4	6	
2. 2002	584	693	718	732	742	746	757	759	763	767
3. 2003	XXX	483	582	604	624	637	642	651	650	653
4. 2004	XXX	XXX	522	642	662	676	688	700	708	713
5. 2005	XXX	XXX	XXX	528	655	680	700	714	725	732
6. 2006	XXX	XXX	XXX	XXX	474	586	616	648	671	753
7. 2007	XXX	XXX	XXX	XXX	XXX	510	652	695	710	742
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	589	730	756	772
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	653	778	815
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	647	814
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	723

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	17,561	(7)									
2. 2002.....	25,497	50,375	50,381	50,381	50,381	50,381	50,381	50,381	50,381	50,381	
3. 2003.....	XXX	34,649	66,648	66,603	66,603	66,603	66,603	66,603	66,603	66,603	
4. 2004.....	XXX	XXX	40,487	76,003	75,994	75,994	75,994	75,994	75,994	75,994	
5. 2005.....	XXX	XXX	XXX	44,089	83,757	83,704	83,704	83,704	83,704	83,704	
6. 2006.....	XXX	XXX	XXX	XXX	49,077	91,895	91,849	91,849	91,849	91,849	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	50,059	93,362	93,180	93,180	93,180	
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	51,952	95,927	95,623	95,621	(2)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	54,893	101,607	101,396	101,396	(211)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,919	110,091	51,172
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,412	63,412
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,372
13. Earned Premiums (Sch P-Pt. 1)	43,058	59,519	72,492	79,560	88,736	92,824	95,208	98,686	105,329	114,372	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	5,858	(2)									
2. 2002.....	8,506	15,800	15,801	15,801	15,801	15,801	15,801	15,801	15,801	15,801	
3. 2003.....	XXX	10,159	16,683	16,680	16,680	16,680	16,680	16,680	16,680	16,680	
4. 2004.....	XXX	XXX	8,255	10,979	10,978	10,978	10,978	10,978	10,978	10,978	
5. 2005.....	XXX	XXX	XXX	3,382	6,425	6,421	6,421	6,421	6,421	6,421	
6. 2006.....	XXX	XXX	XXX	XXX	3,764	7,211	7,208	7,208	7,208	7,208	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	4,030	7,170	7,158	7,158	7,158	
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	3,767	6,642	6,624	6,624	
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,589	6,333	6,321	(12)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,461	6,274	2,813
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,485	3,485
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,286
13. Earned Premiums (Sch P-Pt. 1)	14,364	17,451	14,780	6,102	6,806	7,472	6,903	6,453	6,186	6,286	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	18,100	123	17	(6)							
2. 2002.....	24,226	48,144	48,026	48,020	48,020	48,020	48,020	48,020	48,020	48,020	
3. 2003.....	XXX	32,236	63,316	62,943	62,932	62,918	62,918	62,918	62,918	62,918	
4. 2004.....	XXX	XXX	38,662	73,977	74,117	74,073	74,073	74,073	74,073	74,073	
5. 2005.....	XXX	XXX	XXX	46,155	89,688	90,318	90,287	90,287	90,287	90,287	
6. 2006.....	XXX	XXX	XXX	XXX	57,548	107,642	107,349	107,347	107,347	107,347	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	68,752	119,265	118,347	118,342	118,342	
8. 2008.....	XXX	XXX	XXX	XXX	XXX	70,331	117,264	115,322	115,322	115,322	
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	67,301	112,895	111,870	111,870	(1,025)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,584	120,726	52,142	
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,438	69,438	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120,555
13. Earned Premiums (Sch P-Pt. 1)	42,326	56,276	69,641	81,086	101,210	119,419	120,521	113,314	112,232	120,555	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	18,100	123	12	(3)							
2. 2002.....	24,226	48,144	48,059	48,056	48,056	48,056	48,056	48,056	48,056	48,056	
3. 2003.....	XXX	32,236	54,679	54,511	54,510	54,509	54,509	54,509	54,509	54,509	
4. 2004.....	XXX	XXX	27,918	43,880	43,892	43,888	43,888	43,888	43,888	43,888	
5. 2005.....	XXX	XXX	XXX	20,861	24,647	24,704	24,701	24,701	24,701	24,701	
6. 2006.....	XXX	XXX	XXX	XXX	5,004	9,571	9,546	9,546	9,546	9,546	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	6,268	10,563	10,493	10,493	10,493	
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	5,981	9,555	9,423	9,423	
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	5,125	8,227	8,162	(65)	
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,666	7,996	3,330
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,434	4,434
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,698
13. Earned Premiums (Sch P-Pt. 1)	42,326	56,276	50,289	36,649	8,801	10,888	10,248	8,629	7,636	7,698	XXX

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	70,206	222	(7)		181,960	181,960	181,960	181,960	181,960	181,960	
2. 2002.....	90,157	181,878	181,965	181,960	181,960	181,960	181,960	181,960	181,960	181,960	
3. 2003.....	XXX	116,235	231,755	232,240	232,201	232,200	232,200	232,200	232,200	232,200	
4. 2004.....	XXX	XXX	131,748	254,478	255,217	255,210	255,210	255,210	255,210	255,210	
5. 2005.....	XXX	XXX	XXX	133,084	258,732	259,571	259,504	259,504	259,504	259,504	
6. 2006.....	XXX	XXX	XXX	XXX	137,161	262,886	262,462	262,459	262,458	262,458	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	139,675	260,090	259,250	259,238	259,237	(1)
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	137,787	253,283	251,457	251,446	(11)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137,119	255,180	253,852	(1,328)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,134	275,445	130,311
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,303	154,303
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	283,274
13. Earned Premiums (Sch P-Pt. 1)	160,364	208,178	247,348	256,294	263,509	266,231	257,710	251,772	261,355	283,274	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	4,619	17	(1)								
2. 2002.....	6,255	13,361	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368	
3. 2003.....	XXX	9,322	19,174	19,222	19,218	19,218	19,218	19,218	19,218	19,218	
4. 2004.....	XXX	XXX	11,452	23,671	23,745	23,744	23,744	23,744	23,744	23,744	
5. 2005.....	XXX	XXX	XXX	13,225	25,797	25,886	25,878	25,878	25,878	25,878	
6. 2006.....	XXX	XXX	XXX	XXX	13,673	27,018	26,975	26,975	26,975	26,975	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	14,736	26,823	26,741	26,740	26,740	
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	13,794	25,013	24,837	24,836	(1)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,306	24,682	24,551	(131)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,953	26,774	12,821
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,135	15,135
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,824
13. Earned Premiums (Sch P-Pt. 1)	10,874	16,446	21,311	25,492	26,315	28,169	25,832	24,444	25,152	27,824	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE
SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	5,939	110	(1)								
2. 2002.....	7,300	14,035	14,047	14,046	14,046	14,046	14,046	14,046	14,046	14,046	
3. 2003.....	XXX	9,067	17,435	17,482	17,460	17,460	17,460	17,460	17,460	17,460	
4. 2004.....	XXX	XXX	10,722	20,935	21,222	21,224	21,224	21,224	21,224	21,224	
5. 2005.....	XXX	XXX	XXX	12,897	25,416	25,631	25,629	25,629	25,629	25,629	
6. 2006.....	XXX	XXX	XXX	XXX	14,916	28,861	28,772	28,771	28,771	28,771	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	16,877	30,490	30,137	30,137	30,136	(1)
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	18,023	31,821	31,821	31,431	(3)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,558	35,481	35,273	(208)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,106	41,784	19,678
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,390	25,390
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,857
13. Earned Premiums (Sch P-Pt. 1)	13,240	15,911	19,101	23,155	27,701	31,039	31,546	33,002	37,638	44,857	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior.....	372	12									
2. 2002.....	457	1,218	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	
3. 2003.....	XXX	1,024	2,383	2,393	2,388	2,388	2,388	2,388	2,388	2,388	
4. 2004.....	XXX	XXX	1,741	3,866	3,939	3,940	3,940	3,940	3,940	3,940	
5. 2005.....	XXX	XXX	XXX	2,684	5,847	5,914	5,913	5,913	5,913	5,913	
6. 2006.....	XXX	XXX	XXX	XXX	3,768	8,117	8,082	8,081	8,081	8,081	
7. 2007.....	XXX	XXX	XXX	XXX	XXX	5,263	10,636	10,463	10,463	10,463	
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	7,114	13,885	13,667	13,665	(2)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,598	18,493	18,372	(121)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,349	23,811	11,462
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,789	14,789
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,128
13. Earned Premiums (Sch P-Pt. 1)	829	1,797	3,101	4,819	6,998	9,680	12,451	16,195	21,025	26,128	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

N O N E

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 1 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 2 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 3 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.

- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No []
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$

- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []

- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []

- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A []

- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2002		
1.603 2003		
1.604 2004		
1.605 2005		
1.606 2006		
1.607 2007		
1.608 2008		
1.609 2009		
1.610 2010		
1.611 2011		
1.612 Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No []

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars) 5.1 Fidelity 715
 5.2 Surety

6. Claim count information is reported per claim or per claimant (Indicate which). per claim.....
 If not the same in all years, explain in Interrogatory 7.

- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No []

7.2 (An extended statement may be attached.)

The Company is 99.97% owned by Auto-Owners Insurance Company. In 2011, Owners Insurance Company ceded 100% of the following lines to Auto-Owners Insurance Company: Umbrella, Equipment Breakdown, Identity Recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Workers Compensation, facultatively reinsured policies in any class of business, and Certified Terrorism. Owners Insurance Company retains all other lines of business. This arrangement differs from the contractual agreement in place through December 31, 2010 which required the Company to cede 100% of all direct premium and then retro-assume all but certain coverages. These changes do not have any financial impact on the total assets, liabilities, net income or policyholders' surplus of Owners Insurance Company. For comparability, all direct and assumed and ceded amounts for accident years prior to 2011 have been restated in Schedule P Parts 1 and 6 to reflect this new agreement.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Direct Business Only					
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Other Alien	OT					
59. Total						

NONE

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

- | | |
|---|-----|
| 1. Will an actuarial opinion be filed by March 1? | YES |
| 2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? | YES |
| 4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? | YES |

APRIL FILING

- | | |
|--|-----|
| 5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 6. Will Management's Discussion and Analysis be filed by April 1? | YES |
| 7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? | YES |

MAY FILING

- | | |
|--|-----|
| 8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? | YES |
|--|-----|

JUNE FILING

- | | |
|---|-----|
| 9. Will an audited financial report be filed by June 1? | YES |
|---|-----|

- | | |
|--|-----|
| 10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | YES |
|--|-----|

AUGUST FILING

- | | |
|--|-----|
| 11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? | YES |
|--|-----|

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

- | | |
|--|-----|
| 12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 13. Will the Financial Guaranty Insurance Exhibit be filed by March 1? | NO |
| 14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? | NO |
| 16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? | NO |
| 18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? | NO |
| 19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? | YES |
| 21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? | NO |
| 23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |

APRIL FILING

- | | |
|--|----|
| 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | NO |
| 31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | NO |
| 32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | NO |

AUGUST FILING

- | | |
|--|-----|
| 33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | YES |
|--|-----|

Explanations:

- 12. Not Required
- 13. Not Required
- 14. Not Required
- 15. Not Required
- 16. Not Required
- 17. Not Required
- 18. Not Required
- 19. Not Required
- 22. Not Required
- 23. Not Required
- 25. Not Required
- 26. Not Required
- 27. Not Required
- 28. Not Required
- 29. Not Required
- 30. Not Required
- 31. Not Required
- 32. Not Required

Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Financial Guaranty Insurance Exhibit [Document Identifier 240]



14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



15. Supplement A to Schedule T [Document Identifier 455]



16. Trusteed Surplus Statement [Document Identifier 490]



17. Premiums Attributed to Protected Cells [Document Identifier 385]



18. Reinsurance Summary Supplemental Filing [Document Identifier 401]



19. Medicare Part D Coverage Supplement [Document Identifier 365]



22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]



23. Bail Bond Supplement [Document Identifier 500]

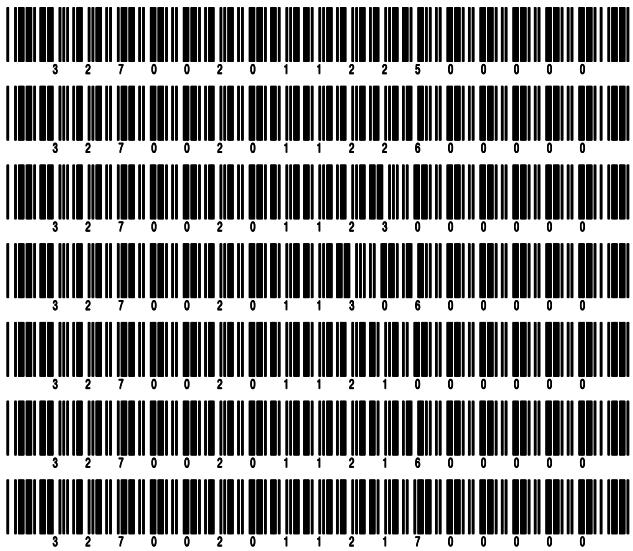


25. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

26. Relief from the one-year cooling off period for independent CPA
[Document Identifier 225]
27. Relief from the Requirements for Audit Committees [Document Identifier 226]
28. Credit Insurance Experience Exhibit [Document Identifier 230]
29. Long-Term Care Experience Reporting Forms [Document Identifier 306]
30. Accident and Health Policy Experience Exhibit [Document Identifier 210]
31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
32. Supplemental Health Care Exhibit's Expense Allocation Report
[Document Identifier 217]



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. IGA Special Assessment	604,532		604,532	337,458
2597. Summary of remaining write-ins for Line 25 from overflow page	604,532		604,532	337,458



SUPPLEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2011
(To Be Filed by March 1)

NAIC Group Code 0280

NAIC Company Code 32700

Company Name OWNERS INSURANCE COMPANY

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
\$	\$	\$	\$	\$	\$	%	%

2. Commercial Multiple Peril (CMP) Packaged Policies

2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes [] No []

2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [] No []

2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$ 1,179,585

2.32 Amount estimated using reasonable assumptions: \$

2.4 If the answer to question 2.1 is yes, please provide the following:

Direct Losses		Direct Defense and Cost Containment		Percentage	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ 33,622	\$ (248,077)	\$ 235,891	\$ 235,891	%	100.0 %

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