



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 (Current)	0280 (Prior)	NAIC Company Code	32700	Employer's ID Number	34-1172650
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 (Street and Number)		Lima , OH 45801-2305 (City or Town, State and Zip Code)			
Main Administrative Office	6101 Anacapi Boulevard (Street and Number)		517-323-1200 (Area Code) (Telephone Number)			
	Lansing , MI 48917-3968 (City or Town, State and Zip Code)					
Mail Address	P.O. Box 30660 (Street and Number or P.O. Box)		Lansing , MI 48909-8160 (City or Town, State and Zip Code)			
Primary Location of Books and Records	6101 Anacapi Boulevard (Street and Number)		517-323-1200 (Area Code) (Telephone Number)			
	Lansing , MI 48917-3968 (City or Town, State and Zip Code)					
Internet Website Address	www.auto-owners.com					
Statutory Statement Contact	Paul Ray Otto (Name)		517-323-1200 (Area Code) (Telephone Number)			
	aoacctg@aoins.net (E-mail Address)		517-323-8796 (FAX Number)			

**OFFICERS**

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

**OTHER**

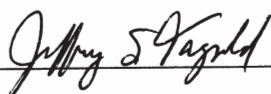

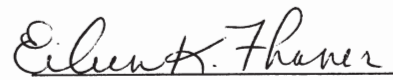
Jeffrey Scott Tagsold President	Rodney Jay Rupp Executive Vice President	Robert Irwin Buchanan Sr. Vice President
Katherine Maidlow Noirot Sr. Vice President	Jonathan Robert Riekse Sr. Vice President	Kenneth Richard Schroeder Sr. Vice President
Daniel Jerome Thelen Sr. Vice President	Ian Robert Ward Sr. Vice President	William Finch Woodbury # Sr. Vice President

**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 President	 Stuart Roy Birn First Vice President, Secretary & General Counsel	 Eileen Kay Phaner Senior Vice President, Treasurer & CFO
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Subscribed and sworn to before me this  
23rd day of January, 2012

  
Meredith F. Kretschman  
Notary  
10/21/2017  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF INGHAM  
My Commission Expires Oct. 21, 2017  
Acting in the County of Eaton

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Alabama

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	290,530	292,753		139,150	28,854	27,368	6,459		(484)	225	51,827	10,962
2.1 Allied lines .....	284,420	283,948		137,150	1,800,373	2,300,009	584,050	8,227	34,370	33,132	50,471	10,756
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	4,736,871	954,092
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	2,024,417	425,793
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	1,944,686	405,572
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	467,376	95,206
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	138,384	130,272		64,410							25,556	5,160
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 .....	2,159,726	2,303,476		1,004,929	682,182	474,855	4,259,996	92,659	35,750	367,947	214,777	135,194
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	360,059	79,681
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	1,468,161	339,139
19.3 Commercial auto no-fault (personal injury protection) .....												
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	811,739	201,395
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	1,816,491	416,364
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	535,842	133,564
22. Aircraft (all perils) .....												
23. Fidelity .....	50,841	48,660		23,593	(2,142)	(11,561)	(3,531)	12,489	12,271	716	9,302	1,909
24. Surety .....												
26. Burglary and theft .....	28,330	26,248		12,098		14,359	6,129	28	56	28	5,200	1,063
27. Boiler and machinery .....												
28. Credit .....												
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	14,522,774	3,215,849
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

Direct Business in the state of Arizona

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....	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) .....						(983)	(3)		(37)			
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			Direct Business in the state of Arkansas			During the Year 2011		NAIC Company Code 32700				
Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	21,793	19,576		9,655		48	207		(7)	7	3,534	779
2.1 Allied lines .....	26,976	21,714		13,689	5,532	5,707	1,550	27	9	89	4,391	965
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) .....	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	96,722
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	39,259
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	174,926	151,057		93,011	18,027	22,329	6,106		255	554	30,427	6,256
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	32,318	22,031		18,964							5,188	1,156
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 .....	359,879	338,305		180,288	25,347	105,566	403,581	35,155	41,827	31,635	35,014	12,870
17.1 Other Liability - occurrence .....	241,745	206,339		129,555	13,493	(411,671)	212,190	180	61,721	176,744	38,401	8,645
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 .....	527,725	500,594		285,667	937,854	(300,071)	74,593	30,152	(124,557)	22,723	81,326	18,949
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	421,546	429,653		227,510	350,267	330,147	3,343	743	500	1,374	65,573	15,076
22. Aircraft (all perils) .....												
23. Fidelity .....	5,969	6,109		3,792		62	793		(34)	82	1,087	213
24. Surety .....												
26. Burglary and theft .....	1,254	1,900		908		1	53				235	645
27. Boiler and machinery .....												
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	201,535
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 Direct Business in the state of Colorado During the Year 2011 NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	545
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 .....	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) .....					(777)	(796)						
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		Direct Business in the state of Florida		During the Year 2011		NAIC Company Code 32700							
Line of Business		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 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 .....					248,914	45,487	(3,793)	49,677	26,710	236	9	
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)

NAIC Group Code 0280 Direct Business in the state of Georgia During the Year 2011 NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 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-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 .....	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) .....					92	1,058	(38)		(2)			
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

Direct Business in the state of Idaho

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	25
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 .....												300
15.7 All other accident and health (b) .....												400
15.8 Federal employees health benefits program premium (b) .....												15,941
16. Workers' compensation .....												
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	
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	8
27. Boiler and machinery .....												
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 .

19.ID





ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280		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
Line of Business		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-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 .....	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) .....					16,123	2,614	7,928		(235)	309		
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) .....						24						
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	334
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		Direct Business in the state of Indiana		During the Year 2011		NAIC Company Code 32700							
Line of Business		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 .....												
2.1	Allied lines .....	16,481	15,581		8,237		57	972		(18)	53	2,952	266
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	344,187
5.1	Commercial multiple peril (non-liability portion) .....												
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	12,151
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....	742,769	669,341		374,146							133,838	11,981
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
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	17,195
17.2	Other Liability - claims made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....					23,132	656	50,781	161	204	1,837		
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	240,788
19.3	Commercial auto no-fault (personal injury protection) .....												
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	199,118
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) .....	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	825,936
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

Direct Business in the state of Iowa

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	1,151
2.1 Allied lines .....	76,099	74,140		29,654	53,827	62,380	13,726	1,648	2,009	778	12,884	1,247
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	9,110
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	263,797
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	92,665
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	59,267
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	23,459
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	78,737	72,194		40,570							13,901	1,238
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 .....	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	46,442
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	26,872
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					20,247	17,493	5,492	29	(25)	251		
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	213,439
19.3 Commercial auto no-fault (personal injury protection) .....												
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	33,668
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	239,790
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	36,030
22. Aircraft (all perils) .....												
23. Fidelity .....	10,261	9,377		4,417	27,249	(2,310)	(13,217)		(4,978)	135	1,825	161
24. Surety .....												
26. Burglary and theft .....	8,630	8,953		2,965		130	339		2	2	1,538	136
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	1,048,472
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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Kansas

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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)	124	6,815	1,180
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) .....	1,068,165	912,867		604,943	894,497	1,017,876	405,198	26,840	64,542	97,688	201,970	34,157
5.2 Commercial multiple peril (liability portion) .....	532,075	470,954		257,403	73,111	(12,219)	336,255	40,326	(5,617)	271,451	102,909	17,014
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	195,057	224,809		92,811	36,298	28,521	8,174	194	(2,083)	765	39,255	6,237
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	702	622		559							126	22
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 .....	881,837	808,224		379,270	180,562	541,554	1,031,720	24,178	55,966	81,407	86,608	32,398
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	126,198	22,322
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) .....	14,135	13,417		7,164	6,732	9,046	6,140		118	220	2,319	452
19.4 Other commercial auto liability .....	500,418	484,680		240,936	118,552	245,785	309,426	95	18,839	42,305	82,383	16,006
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	298,111	272,274		146,050	553,026	543,504	214	2,648	2,471	1,520	48,486	9,533
22. Aircraft (all perils) .....												
23. Fidelity .....	1,228	1,007		637		73	159		3	16	236	39
24. Surety .....												
26. Burglary and theft .....	1,406	1,213		824		34	57				277	45
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	700,569	139,922
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

Direct Business in the state of Kentucky

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	2,722
2.1 Allied lines .....	114,285	115,026		56,216	11,156	11,736	8,189		(121)	451	20,133	2,412
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	402,717
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	183,860
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	74,978
6. Mortgage guaranty .....												
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	25,186
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	1,630,862	1,572,059		835,834				1,174	1,174		287,293	34,436
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 .....	1,230,858	1,191,135		553,757	386,430	586,611	1,438,599	51,253	62,227	111,094	113,139	27,714
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	28,282
17.2 Other Liability - claims made .....												
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	37,633
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	252,443
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	8,404
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	126,868
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	140,845
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	57,059
22. Aircraft (all perils) .....												
23. Fidelity .....	20,385	20,056		11,772		39,969	18,982	7,763	9,368	1,964	3,683	430
24. Surety .....												
26. Burglary and theft .....	4,102	4,440		1,747		86	163		1	1	758	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	1,406,076
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

Direct Business in the state of Michigan

During the Year 2011

NAIC Company Code 32700

Line of Business	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 .....												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-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 .....												
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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Minnesota

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....	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	1,336,873	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		3,053,586	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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Mississippi

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....												
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

Direct Business in the state of Missouri

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....	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) .....						1,379						
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)

NAIC Group Code 0280

Direct Business in the state of Nebraska

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	37,100	33,903		22,343	368	469	370		(11)	13	6,561	660
2.1 Allied lines .....	62,496	60,346		39,562	73,233	87,271	18,818	99	785	1,079	11,091	1,111
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	117,997
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	38,080
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	23,863
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	9,765
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	9,735	9,844		4,569							1,741	173
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	17,509
17.1 Other Liability - occurrence .....	490,823	468,299		246,987	12,537	41,144	152,757	237	33,377	71,908	78,565	8,729
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	82,798
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	14,990
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	85,595
21.2 Commercial auto physical damage .....	805,574	792,794		416,105	915,535	876,064	15,261	9,070	8,157	3,194	122,566	14,326
22. Aircraft (all perils) .....												
23. Fidelity .....	4,631	4,064		2,489		140	619		(12)	64	881	82
24. Surety .....												
26. Burglary and theft .....	1,684	2,102		935			74				291	30
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	415,708
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 .



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Nevada

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....												
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

Direct Business in the state of New Mexico

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												400
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												400
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-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 .....												
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 .....												200
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

Direct Business in the state of North Carolina

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	6,712
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 .....	9,141,349	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) .....					5,615	8,061	2,067		97	97		
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

Direct Business in the state of North Dakota

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....												
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

Direct Business in the state of Ohio

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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				525	525		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-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 .....												
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) .....					28,626	(8,245)	253,104	99	3,031	9,869		
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) .....					15,178	3,468	29,786	123	133	1,040		
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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Oregon

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....												
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 Direct Business in the state of Pennsylvania During the Year 2011 NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....	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 Direct Business in the state of South Carolina During the Year 2011 NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	25,009	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	705,294	(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	21,376
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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of South Dakota

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	24,593	17,153		13,471		141	239		(1)	8	4,324	654
2.1 Allied lines .....	38,850	23,865		21,851		1,448	2,324		60	123	6,929	1,034
2.2 Multiple peril crop .....												
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	2,949
4. Homeowners multiple peril .....	2,611,353	2,400,302		1,386,597	3,124,818	3,571,322	812,656	22,690	57,972	81,968	480,428	69,482
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	413,457	66,057
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	2,020,476	333,986	52,502
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	757,166	720,000		326,132	342,922	349,401	26,145	1,915	3,721	3,583	130,678	20,146
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	730	1,089		375							136	19
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 .....	3,028,450	3,054,485		1,362,342	2,043,542	2,835,595	5,674,258	85,871	102,857	429,360	274,123	158,463
17.1 Other Liability - occurrence .....	886,432	839,559		405,572	23,819	239,752	278,935		43,567	105,685	136,243	23,586
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....						1,400	1,400		47	47		
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	309,181	55,481
19.3 Commercial auto no-fault (personal injury protection) .....						6						
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	198,907	35,843
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	420,890	75,210
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	259,425	46,759
22. Aircraft (all perils) .....												
23. Fidelity .....	5,174	4,913		2,339		35	682		(32)	71	864	138
24. Surety .....												
26. Burglary and theft .....	4,254	3,723		1,799		5,100	5,171		24	24	735	113
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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Tennessee

During the Year 2011

NAIC Company Code 32700

			3		4	5	6	7	8	9	10	11	12
			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Line of Business			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	6,995
2.1	Allied lines .....		152,683	139,579	86,107	266,468	224,701	51,168	1,459	(3,061)	2,993	29,129	4,661
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	375,394
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	217,411
6.	Mortgage guaranty .....												
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	46,445
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....		207,806	209,081	102,131							40,611	6,343
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 .....		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	136,786
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	49,639
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 .....		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	158,444
21.1	Private passenger auto physical damage .....												
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	88,311
22.	Aircraft (all perils) .....												
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	4,026	619
27.	Boiler and machinery .....												
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	1,092,124
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		Direct Business in the state of Utah		During the Year 2011		NAIC Company Code 32700							
Line of Business		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 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	15,362
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 .....	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

Direct Business in the state of Virginia

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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-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 .....	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 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

Direct Business in the state of Washington

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												800
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												800
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-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 .....												
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)

NAIC Group Code 0280			Direct Business in the state of Wisconsin			During the Year 2011		NAIC Company Code 32700				
Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
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-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 .....	3,542,905	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

Direct Business in the state of Grand Total

During the Year 2011

NAIC Company Code 32700

Line of Business	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	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	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	105,460
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	86,060
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	90,915
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	9,346,775
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	4,395,861
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	3,188,720
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	951,152
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	146,186
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 .....												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	5,338,904
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	1,148,233
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	352,107
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	6,780,807
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	49,100
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	2,878,181
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	5,555,476
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	1,557,372
22. Aircraft (all perils) .....												
23. Fidelity .....	717,811	669,187		348,330	208,055	203,056	88,089	29,329	17,232	22,663	128,196	18,489
24. Surety .....												
26. Burglary and theft .....	329,253	323,701		164,730	11,773	24,391	20,774	191	297	107	58,987	15,652
27. Boiler and machinery .....												
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)

Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	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					

## SCHEDULE F - PART 2

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
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	2	3	4	5	6	Reinsurance Recoverable On										Reinsurance Payable		18	19
	NAIC Com- pany Code			Reinsurance Contracts Ceding 75% or More of Direct Premiums Written		7	8	9	10	11	12	13	14	15	16	17	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties	
Federal ID Number		Name of Reinsurer	Domiciliary Jurisdiction		Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Columns 7 thru 14 Totals	Ceded Balances Payable	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	2	3
	Name of Reinsurer	Commission Rate	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	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	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)

[illegible]

Schedule F - Part 5

NONE

Schedule F - Part 5 - Bank Footnote

NONE

Schedule F - Part 6

NONE

Schedule F - Part 7

NONE

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 [ X ] 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
	1  Direct and Assumed	2  Ceded	3  Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	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
	1  Direct and Assumed	2  Ceded	3  Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	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	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
	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)	Number of Claims Reported Direct and Assumed
				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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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		13	420	5
5. 2005.....	3,085	2,401	122		424	334	4		68		1	968	16
6. 2006.....	3,012	1,000	109		432	139	4		72		146	2,490	25
7. 2007.....	3,576	501	109		518	71	4		87		203	3,722	51
8. 2008.....	10,947	2,394	107		1,570	329	4		265		480	10,170	113
9. 2009.....	20,429	4,358	129		2,916	604	6		517		775	19,035	252
10. 2010.....	21,512	1,145	4,794		3,157	159	656		705		1,436	29,520	649
11. 2011.....	21,289	254	28,192		2,916	35	3,841		1,480		612	57,429	2,364
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	27	28	29	30	31	32	33		35	36
	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
	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)	Number of Claims Reported Direct and Assumed
				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	5,133	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	47
5. 2005.....	6,026	4,480	3,639	1,460	378	267	369	148	170		202	4,227	67
6. 2006.....	7,163	4,792	4,392	11	542	351	431		205		859	7,579	106
7. 2007.....	10,673	4,984	7,328	18	770	374	715	1	334		1,306	14,443	187
8. 2008.....	15,388	5,543	11,694	47	1,089	381	997	1	526		2,399	23,722	316
9. 2009.....	11,878	959	18,289	93	875	84	1,391	3	729		2,858	32,023	373
10. 2010.....	15,345	131	31,289	197	1,389	4	2,067	5	1,212		5,830	50,965	877
11. 2011.....	25,561		37,627	286	2,324		2,089	8	1,467		4,033	68,774	2,688
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	27	28	29	30	31	32	33		35	36
	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	324
5. 2005.....	65,650	29,740	35,910	81.0	81.1	80.8				3,725	502
6. 2006.....	79,122	8,780	70,342	78.2	99.8	76.1				6,752	827
7. 2007.....	97,459	9,349	88,110	81.6	85.9	81.2				12,999	1,444
8. 2008.....	105,909	9,669	96,240	87.9	94.4	87.3				21,492	2,230
9. 2009.....	92,805	1,452	91,353	81.9	16.8	87.3				29,115	2,908
10. 2010.....	97,692	337	97,355	87.0	4.4	93.1				46,306	4,659
11. 2011.....	92,514	294	92,220	76.7	3.8	81.7				62,902	5,872
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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 + 5 + 6 - 7 + 8 - 9)	
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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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
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	
	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)	Number of Claims Reported Direct and Assumed
				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	1	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	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
	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)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	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 11 - 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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid		Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	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	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
	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)	Number of Claims Reported Direct and Assumed
				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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	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
	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)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid		Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	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	(.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	XXX	145,443	152,710	147,531	146,249	(1,282)	(6,461)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167,741	166,004	167,638	1,634	(103)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,801	185,130	3,329	XXX
11. 2011.....	XXX	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	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	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	172,789	154,530	153,786	157,641	138,378	133,175	(5,203)	(24,466)
7. 2007.....	XXX	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	XXX	237,513	199,563	188,340	176,499	(11,841)	(23,064)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,600	181,264	175,452	(5,812)	(24,148)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220,935	200,781	(20,154)	XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	XXX								
7. 2007.....	XXX	XXX	XXX	XXX	XXX							
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				XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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	XXX	XXX							
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				XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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	XXX	XXX							
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				XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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	7, 937	10, 254	8, 673	9, 577	8, 208	7, 436	7, 655	6, 965	(690)	(471)
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	XXX	18, 548	XXX	XXX
12. Totals											1, 502	(1, 636)

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	XXX	XXX							
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				XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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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	XXX	19,001	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	XXX	XXX	XXX	XXX	XXX	XXX	12,400	5,503	6,273	769	(6,126)
2. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159,732	154,417	(5,315)	XXX
3. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,237	XXX	XXX
4. Totals											(4,546)	(6,126)

SCHEDULE P - PART 2K - FIDELITY/SURETY

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

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

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



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**

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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	2	3	4	5	6	7	8	9	10		
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	XXX	63,940	108,559	133,910	24,065	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	XXX	16,642	32,435	38,996	5,641	1,027
10. 2010.....	XXX	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	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	XXX	20,795	46,743	60,268	67,584	71,018	5,671	806
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	21,612	47,890	60,863	69,952	5,427	858
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,514	45,596	56,929	4,668	722
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,521	44,150	4,498	743
11. 2011.....	XXX	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	XXX	105,203	8,748	2,268

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

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	XXX	XXX							
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			

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	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	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	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	XXX	XXX							
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			

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**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	2	3	4	5	6	7	8	9	10		
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	XXX	XXX	XXX	XXX	XXX	XXX	.000	5,684	5,422	548,779	69,352
2. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147,604	155,663	107,821	16,120
3. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164,284	108,091	14,794

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

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

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

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

NONE

**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

NONE

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

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

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	XXX							
6. 2006.....	XXX	XXX	XX	XX						
7. 2007.....	XXX	XXX	XX	XX	XX					
8. 2008.....	XXX	XXX	XX	XX	XX	XX				
9. 2009.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2011.....	XXX	XXX	XXX	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	XXX							
6. 2006.....	XXX	XXX	XX	XX						
7. 2007.....	XXX	XXX	XX	XX	XX					
8. 2008.....	XXX	XXX	XX	XX	XX	XX				
9. 2009.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2011.....	XXX	XXX	XXX	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	XXX							
6. 2006.....	XXX	XXX	XX	XX						
7. 2007.....	XXX	XXX	XX	XX	XX					
8. 2008.....	XXX	XXX	XX	XX	XX	XX				
9. 2009.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2011.....	XXX	XXX	XXX	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	XXX	XXX	XXX	XXX	XXX	XXX	8,457	1,409	717
2. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,378	862
3. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,127

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

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

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	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	XXX	XXX						
7. 2007.....	XXX	XXX	XXX	XXX	XXX					
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	

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

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**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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	
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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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

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**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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule P - Part 5T - Warranty - Section 1

NONE

Schedule P - Part 5T - Warranty - Section 2

NONE

Schedule P - Part 5T - Warranty - Section 3

NONE

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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	XXX	54,893	101,607	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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	XXX	70,331	117,264	115,322	115,322	
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,301	112,895	111,870	(1,025)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,584	120,726	52,142
11. 2011.....	XXX	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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	
1. Prior.....	70,206	222	(7)								
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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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	31,431	31,428	(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	2	3	4	5	6	7	8	9	10	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	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

NONE

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

NONE

Schedule P - Part 6M - International - Section 1

NONE

Schedule P - Part 6M - International - Section 2

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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 [ X ]
- 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 [ X ] 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 [ X ] 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 [ X ]
- 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 [ X ] 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

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	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

[illegible]

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

[illegible]








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.

		Responses
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 <b>NO</b> 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 <b>SEE EXPLANATION</b> 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]	

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26.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 3 2 7 0 0 2 0 1 1 2 2 5 0 0 0 0 0
27.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 3 2 7 0 0 2 0 1 1 2 2 6 0 0 0 0 0
28.	Credit Insurance Experience Exhibit [Document Identifier 230]	 3 2 7 0 0 2 0 1 1 2 3 0 0 0 0 0 0
29.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 3 2 7 0 0 2 0 1 1 3 0 6 0 0 0 0 0
30.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 3 2 7 0 0 2 0 1 1 2 1 0 0 0 0 0 0
31.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 3 2 7 0 0 2 0 1 1 2 1 6 0 0 0 0 0
32.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 3 2 7 0 0 2 0 1 1 2 1 7 0 0 0 0 0

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	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	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 [ X ] 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 [ X ] 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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