



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012
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, Lima, OH, US 45801-2305
Main Administrative Office 6101 Anacapi Boulevard, Lansing, MI, US 48917-3968
Mail Address P.O. Box 30660, Lansing, MI, US 48909-8160
Primary Location of Books and Records 6101 Anacapi Boulevard, Lansing, MI, US 48917-3968
Internet Website Address www.auto-owners.com
Statutory Statement Contact Paul Ray Otto, 517-323-1200
aoacctg@aoins.net, 517-323-8796

OFFICERS

Chairman & CEO Jeffrey Francis Harrold
Senior Vice President, Secretary & General Counsel William Finch Woodbury #
Senior Vice President, Treasurer & CFO Eileen Kay Phaner

OTHER

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

DIRECTORS OR TRUSTEES

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

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.

Handwritten signatures of Jeffrey S. Tagsold, William Finch Woodbury, and Eileen K. Phaner with their respective titles: President, Senior Vice President, Secretary & General Counsel, and Senior Vice President, Treasurer & CFO.

Subscribed and sworn to before me this 25th day of January, 2013

- 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.....

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



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	377,338	318,879		197,609	7,723	20,362	19,098	575	2,495	2,145	67,605	14,549
2.1 Allied lines .....	388,196	323,590		201,755	158,308	(151,403)	274,339	2,264	(7,463)	23,404	70,256	14,967
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	26,815,887	26,469,004		13,061,471	16,927,176	13,115,444	7,014,381	309,380	68,731	853,562	5,000,711	1,033,909
5.1 Commercial multiple peril (non-liability portion) .....	12,501,255	11,770,707		6,434,668	7,329,134	6,165,164	5,490,068	352,101	(454,163)	622,467	2,275,687	481,996
5.2 Commercial multiple peril (liability portion) .....	11,888,453	11,895,864		5,609,413	5,832,457	4,787,230	15,490,637	1,640,929	282,370	11,111,068	2,172,890	458,370
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	2,574,592	2,560,862		1,210,919	1,438,409	1,239,500	77,395	12,412	(4,803)	9,561	478,689	99,266
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	142,306	140,597		66,119							26,347	5,487
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 .....	2,117,093	2,154,998		967,025	798,146	624,093	4,085,943	131,227	131,958	368,677	211,790	123,976
17.1 Other Liability - occurrence .....	2,332,380	2,198,517		1,113,101	237,427	42,277	1,802,296	226,019	(211,910)	1,217,026	411,955	89,927
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 .....	9,802,021	9,567,580		3,604,000	7,511,406	9,705,945	8,378,543	314,650	602,177	1,176,233	1,620,250	378,399
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	5,972,561	5,686,231		2,895,085	3,119,899	1,744,810	4,756,074	497,242	298,808	685,561	916,509	230,690
21.1 Private passenger auto physical damage .....	10,919,380	11,056,485		3,850,449	5,890,592	5,660,756	45,404	20,097	8,338	39,303	1,805,621	421,007
21.2 Commercial auto physical damage .....	4,014,602	3,774,490		1,955,681	2,709,116	2,629,475	174,710	13,101	12,218	22,103	612,071	154,786
22. Aircraft (all perils) .....												
23. Fidelity .....	66,697	58,558		31,733	(1,942)	13,924	12,335		1,317	2,032	12,423	2,572
24. Surety .....												
26. Burglary and theft .....	28,181	25,796		14,483		(4,828)	1,301		106	134	5,240	1,287
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	89,940,943	88,002,159		41,213,511	51,957,850	45,592,750	47,622,523	3,519,998	730,178	16,133,278	15,688,044	3,511,186
<b>DETAILS OF WRITE-INS</b>												
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 \$ 202,343

(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.AL



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	184,264	206,387		102,663	9,124	14,133	8,101		310	417	31,681	4,113
2.1 Allied lines .....	281,978	271,438		150,545	263,445	226,986	64,196	306	(1,467)	5,675	49,174	6,294
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	9,843,146	9,727,656		4,776,367	4,689,942	4,853,224	1,457,870	256,437	287,957	177,236	1,774,459	219,716
5.1 Commercial multiple peril (non-liability portion) .....	6,902,040	6,928,799		3,399,863	4,278,313	3,681,756	1,835,174	216,415	(179,890)	254,478	1,189,498	154,066
5.2 Commercial multiple peril (liability portion) .....	6,764,384	6,845,827		3,472,820	3,820,797	1,776,103	11,628,214	2,676,643	948,587	8,544,206	1,186,763	150,993
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,030,397	1,066,505		514,263	280,567	268,340	29,687	2,511	507	2,898	186,068	23,000
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	47,539	46,813		26,683		(400)					8,538	1,061
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 .....	690,390	640,978		351,135	333,416	324,328	1,197,565	39,572	54,248	90,953	77,019	15,411
17.1 Other Liability - occurrence .....	1,454,743	1,383,702		799,010	586,771	493,162	1,308,573	86,061	(4,303)	648,244	246,633	32,472
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						
19.2 Other private passenger auto liability .....	3,695,250	3,823,719		1,759,711	2,926,678	1,232,662	2,592,104	156,117	(82,004)	371,605	613,038	87,763
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	7,016,997	7,009,022		3,459,644	2,848,614	3,874,138	6,148,657	409,599	550,812	881,240	1,112,175	165,439
21.1 Private passenger auto physical damage .....	2,366,605	2,497,613		1,103,525	1,378,208	1,478,071	123,100	9,060	13,488	16,710	392,155	56,428
21.2 Commercial auto physical damage .....	2,935,587	2,900,024		1,441,223	1,631,634	1,636,080	223,975	22,861	23,918	22,554	461,582	69,180
22. Aircraft (all perils) .....												
23. Fidelity .....	82,326	77,412		36,289	(928)	37,846	39,687	9	5,661	6,671	14,426	1,838
24. Surety .....												
26. Burglary and theft .....	30,261	26,070		16,322	8,533	7,103	(405)		136	141	5,392	1,575
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	43,325,906	43,451,966		21,410,061	23,055,115	19,903,534	26,656,496	3,875,592	1,617,957	11,023,028	7,348,602	989,351
<b>DETAILS OF WRITE-INS</b>												
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 \$ 90,857

(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.AZ



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	38,241	25,125		22,770	5,612	5,734	328		13	20	6,310	1,258
2.1 Allied lines .....	50,326	34,417		29,599	3,064	5,100	3,585	14	232	307	8,326	1,655
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) .....	3,918,476	3,236,680		2,197,191	1,697,215	1,045,289	432,068	38,759	(173,172)	49,386	660,583	128,886
5.2 Commercial multiple peril (liability portion) .....	1,604,459	1,387,255		845,748	363,386	1,585,717	2,022,972	84,845	929,088	1,457,702	278,200	52,774
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	255,073	210,709		137,375	55,101	57,567	8,571	2,135	2,144	562	45,237	8,390
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	78,217	48,339		48,842							13,405	2,573
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 .....	547,790	433,186		294,892	36,714	278,508	645,375	16,417	36,721	51,938	56,635	18,018
17.1 Other Liability - occurrence .....	409,085	333,247		205,393	36,071	72,812	248,931	139	(11,051)	165,554	67,864	13,456
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 .....	837,666	671,914		451,419	107,023	263,654	231,225	5,536	15,034	32,221	133,583	27,647
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	718,132	579,554		366,088	192,679	212,009	22,674	274	1,211	2,311	113,496	23,621
22. Aircraft (all perils) .....												
23. Fidelity .....	8,147	7,982		3,957		91	885		64	146	1,420	268
24. Surety .....												
26. Burglary and theft .....	1,665	1,538		1,035		23	76		8	8	287	55
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	8,467,276	6,969,945		4,604,309	2,496,864	3,526,504	3,616,691	148,119	800,291	1,760,155	1,385,344	278,599
<b>DETAILS OF WRITE-INS</b>												
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 \$ 11,436

(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 .....

19AR



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	51,125	60,114		21,332	90,689	18,934	(770)	5,360	2,991	26	8,999	1,030
2.1 Allied lines .....	147,887	135,944		65,755	302,639	357,902	63,754	1,374	6,604	5,720	25,606	2,980
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	12,836,426	12,345,625		6,746,845	18,034,375	20,379,873	3,838,367	193,925	520,714	490,782	2,394,901	258,697
5.1 Commercial multiple peril (non-liability portion) .....	9,727,872	8,931,301		4,937,954	7,932,652	9,527,318	3,137,527	76,565	(66,168)	253,297	1,669,475	196,049
5.2 Commercial multiple peril (liability portion) .....	3,924,767	3,748,227		1,910,740	1,420,311	1,054,223	3,660,124	845,793	549,083	2,802,401	690,703	79,097
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	939,214	935,788		461,389	292,821	294,369	22,413	2,773	1,836	2,421	171,944	18,928
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	26,338	26,224		15,183							4,958	531
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 .....	702,027	769,559		335,496	423,946	165,869	919,936	52,847	36,555	78,053	69,637	25,272
17.1 Other Liability - occurrence .....	1,769,345	1,661,019		852,072	1,172,306	305,228	1,260,638	31,582	(81,293)	812,067	296,433	35,658
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 .....	7,953,503	7,673,202		3,696,475	7,385,519	7,576,351	6,075,431	667,199	674,496	874,895	1,267,233	160,853
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	8,026,133	7,794,156		3,876,190	4,753,076	2,654,300	7,570,370	927,778	650,853	1,094,886	1,278,080	162,472
21.1 Private passenger auto physical damage .....	5,593,469	5,693,383		2,559,069	3,791,647	3,604,033	94,805	26,959	18,996	27,550	889,398	112,832
21.2 Commercial auto physical damage .....	4,015,427	3,971,078		1,870,995	2,350,475	2,234,577	103,000	11,532	6,932	17,891	639,379	80,993
22. Aircraft (all perils) .....												
23. Fidelity .....	57,769	53,171		27,372		1,135	6,586		521	1,085	10,207	1,164
24. Surety .....												
26. Burglary and theft .....	7,128	6,538		3,220	5,119	3,949	(932)		32	33	1,249	144
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	55,778,431	53,805,329		27,380,085	47,955,576	48,178,062	26,751,250	2,843,687	2,322,151	6,461,109	9,418,204	1,136,700
<b>DETAILS OF WRITE-INS</b>												
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 \$ 84,208

(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 CO



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	43,276	43,794		20,188	3,195	3,171	400		7	22	7,564	894
2.1 Allied lines .....	77,610	81,450		35,355		4,399	7,417	4	339	630	13,624	1,289
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....					(20,908)	(17,176)	(61)	605	369			
5.1 Commercial multiple peril (non-liability portion) .....	445,420	450,492		193,090	36,723	382,149	439,812	5,742	74,108	84,185	72,617	6,384
5.2 Commercial multiple peril (liability portion) .....	1,464,698	1,607,071		856,831	2,667,848	1,063,486	5,745,452	660,608	(575,454)	4,340,481	252,549	25,120
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	719,096	790,534		343,509	128,853	42,915	28,088	1,394	(6,203)	2,088	122,441	15,370
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 .....	129,348	165,953		77,450	76,759	(122,054)	1,477,093	11,183	(9,323)	129,832	8,139	6,668
17.1 Other Liability - occurrence .....	2,875,454	3,076,897		1,564,791	7,827,361	2,453,531	12,337,979	2,246,626	(3,873,290)	8,874,632	487,905	57,328
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....	4,594,996	4,260,763		1,791,383	3,407,785	3,485,690	1,304,389	321,740	332,482	60,919	697,889	93,981
19.2 Other private passenger auto liability .....	26,203,938	25,052,306		9,988,988	19,604,961	19,710,412	17,798,589	611,843	993,188	2,884,131	3,995,143	553,807
19.3 Commercial auto no-fault (personal injury protection) .....	1,069,313	978,313		515,367	640,854	614,498	554,082	43,573	46,447	22,976	173,049	18,016
19.4 Other commercial auto liability .....	21,502,249	18,927,029		10,564,242	11,304,726	17,298,735	19,954,104	788,167	2,081,771	3,224,080	3,496,784	363,565
21.1 Private passenger auto physical damage .....	10,561,035	10,234,371		3,968,987	6,446,003	6,566,556	317,002	65,884	79,394	72,106	1,605,069	204,608
21.2 Commercial auto physical damage .....	4,846,667	4,509,362		2,328,065	2,574,516	2,514,643	158,346	19,791	21,624	27,380	786,837	76,434
22. Aircraft (all perils) .....												
23. Fidelity .....	16,233	17,206		8,957		(564)	1,879		57	310	2,917	273
24. Surety .....												
26. Burglary and theft .....	20,428	22,096		15,145		39	938		92	96	3,965	283
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	74,569,765	70,217,643		32,272,350	54,698,676	54,000,428	60,125,509	4,777,159	(834,391)	19,723,869	11,726,491	1,424,019
<b>DETAILS OF WRITE-INS</b>												
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 \$ 190,527

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	366,266	348,202		186,637	47,130	208,752	181,453	5,930	14,328	9,435	63,316	18,514
2.1 Allied lines .....	370,881	325,229		191,544	162,134	201,262	85,037	6,847	11,646	7,447	65,300	18,850
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	752,841	630,375		399,671	471,341	477,311	53,758	5,179	6,347	7,888	132,714	38,287
4. Homeowners multiple peril .....	56,384,688	50,973,517		28,584,123	27,124,554	27,134,127	9,704,682	674,595	882,402	1,207,512	10,622,258	2,852,535
5.1 Commercial multiple peril (non-liability portion) .....	19,884,727	18,577,760		9,958,355	7,815,311	7,907,047	6,106,417	483,921	31,321	771,501	3,455,089	1,010,724
5.2 Commercial multiple peril (liability portion) .....	14,483,893	14,001,367		7,388,153	4,644,520	824,077	22,393,741	1,910,240	(1,861,401)	15,711,472	2,555,874	736,977
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	3,772,017	3,611,953		1,841,291	1,493,034	1,502,976	182,122	46,529	42,731	16,007	690,788	191,942
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	128,325	132,464		58,527		400	400				23,919	6,531
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 .....	18,214,494	18,206,617		9,102,203	11,802,610	12,407,850	36,244,413	1,331,842	1,579,254	2,965,187	1,777,140	2,022,191
17.1 Other Liability - occurrence .....	4,794,793	4,309,519		2,449,522	1,433,987	2,548,893	7,518,086	516,055	1,095,217	4,147,927	823,903	243,928
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					5,471	11,052	5,543	802	1,029	228		
19.2 Other private passenger auto liability .....	38,941,098	37,161,370		16,101,338	22,669,331	29,755,316	27,344,703	950,718	1,916,994	3,882,116	6,140,879	1,985,757
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	12,596,908	11,949,423		6,160,420	6,006,435	6,928,815	11,948,625	474,227	619,017	1,731,803	1,976,289	642,868
21.1 Private passenger auto physical damage .....	29,520,948	28,809,036		11,989,492	14,590,878	14,728,537	1,071,889	80,275	109,233	165,668	4,654,992	1,502,293
21.2 Commercial auto physical damage .....	5,520,331	5,324,885		2,699,472	2,606,208	2,791,895	386,858	27,048	40,902	39,385	859,785	280,921
22. Aircraft (all perils) .....												
23. Fidelity .....	90,818	79,577		47,215	1,849	18,010	8,613	527	(700)	1,677	16,127	4,619
24. Surety .....												
26. Burglary and theft .....	24,093	21,010		12,339		474	1,115		111	115	4,353	1,225
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	205,847,122	194,462,306		97,170,304	100,874,794	107,446,793	123,237,455	6,514,733	4,488,432	30,665,368	33,862,726	11,558,163
<b>DETAILS OF WRITE-INS</b>												
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 \$ 568,523

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	70,970	44,840		36,040		468	741		28	37	12,037	1,035
2.1 Allied lines .....	41,921	27,867		20,192		1,973	2,952		192	250	7,159	611
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) .....	624,896	589,708		334,315	110,261	150,972	116,563	7,754	(1,144)	9,150	116,124	9,114
5.2 Commercial multiple peril (liability portion) .....	1,385,473	1,294,298		713,583	348,328	194,726	1,332,618	168,939	12,906	994,569	263,161	20,207
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	272,716	286,826		142,498	110,178	151,969	48,058	500	2,729	3,091	51,698	3,977
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	1,958	1,968		1,396							385	29
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 .....												400
17.1 Other Liability - occurrence .....	879,316	862,278		442,179	37,704	(24,582)	736,429	7,673	(157,233)	521,437	159,649	12,824
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 .....	1,129,079	1,121,168		612,032	1,522,330	996,145	497,619	76,337	15,841	87,614	195,666	16,666
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	596,307	576,912		341,997	356,641	383,834	41,743	3,795	5,782	4,808	103,228	8,697
22. Aircraft (all perils) .....												
23. Fidelity .....	6,742	5,741		3,639		188	770		67	127	1,481	98
24. Surety .....												
26. Burglary and theft .....	168	206		155		(6)	11		1	1	34	2
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	5,009,546	4,811,811		2,648,026	2,485,442	1,855,687	2,777,503	264,998	(120,832)	1,621,085	910,621	73,660
<b>DETAILS OF WRITE-INS</b>												
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 \$ 20,345

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	243,396	236,661		111,695	5,443	(454,323)	7,760	26	(15,766)	147	44,748	1,551
2.1 Allied lines .....	885,643	841,219		431,095	455,706	412,736	429,836	2,714	13,356	36,973	166,383	5,695
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	895,583	812,532		416,458	429,084	413,061	129,174	5,749	4,057	17,120	158,482	5,675
4. Homeowners multiple peril .....	21,541,596	20,137,633		11,091,668	16,563,718	14,887,031	3,434,730	280,672	202,429	441,671	4,087,638	137,708
5.1 Commercial multiple peril (non-liability portion) .....	13,503,135	12,682,215		7,142,369	11,698,142	11,537,916	4,087,550	255,973	(116,984)	530,485	2,543,047	86,799
5.2 Commercial multiple peril (liability portion) .....	12,415,511	11,754,205		6,525,954	7,653,928	1,744,935	17,112,354	1,880,550	(3,126,067)	12,229,621	2,368,870	79,751
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	3,307,457	3,213,756		1,643,042	1,211,738	1,007,601	99,623	9,768	(10,528)	10,348	635,995	21,421
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	1,417,995	1,375,714		702,192							266,931	9,114
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 .....	26,018,928	26,287,172		12,801,576	19,141,050	14,701,580	64,371,470	1,554,456	1,531,171	4,826,376	2,460,918	235,495
17.1 Other Liability - occurrence .....	4,471,612	4,248,510		2,306,691	762,816	10,288,244	18,729,684	69,798	82,936	1,014,414	752,536	28,782
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					15,391	9,937	2,474	19,673	19,547	183		
19.2 Other private passenger auto liability .....	26,533,628	26,262,324		10,607,768	14,506,981	15,826,278	16,278,256	467,435	678,113	2,325,677	4,219,095	200,692
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	10,267,769	10,062,903		5,043,281	5,153,111	6,196,154	8,265,447	559,511	716,488	1,196,325	1,650,701	78,258
21.1 Private passenger auto physical damage .....	20,962,175	20,772,351		8,336,474	13,204,672	13,179,432	217,259	63,629	65,317	90,256	3,338,533	155,735
21.2 Commercial auto physical damage .....	5,936,023	5,668,616		2,955,105	4,664,798	4,712,514	126,736	29,541	32,663	27,880	953,017	43,774
22. Aircraft (all perils) .....												
23. Fidelity .....	67,014	59,944		36,997		2,837	7,558		417	1,245	12,831	432
24. Surety .....												
26. Burglary and theft .....	37,249	35,589		17,893		595	1,700	7	176	175	7,013	244
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	148,504,714	144,451,343		70,170,258	95,466,575	94,466,526	133,301,610	5,199,502	77,323	22,748,898	23,666,739	1,091,124
<b>DETAILS OF WRITE-INS</b>												
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 \$ 293,655

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	14,839	15,815		7,261		22	994		32	84	2,721	243
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	23,746,328	22,469,835		12,206,920	23,988,543	25,530,043	6,892,776	263,888	583,096	857,244	4,355,927	389,477
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	824,276	790,599		424,736	473,878	469,120	26,378	8,078	7,580	3,184	152,445	13,519
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	774,464	757,557		391,052							143,161	12,702
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 .....	1,154,469	1,108,511		588,240	1,042,233	(240,563)	465,855	14,252	(34,594)	15,660	182,989	18,935
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					13,271	20,609	58,119	420	944	2,361		
19.2 Other private passenger auto liability .....	16,099,119	15,669,398		6,604,121	8,235,068	9,780,589	11,365,247	407,703	634,331	1,617,516	2,489,930	264,051
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....	12,932,195	12,788,297		5,203,011	8,506,387	8,334,261	463,666	36,704	35,211	80,299	2,000,901	212,108
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) .....	55,545,691	53,600,012		25,425,341	42,259,380	43,894,080	19,273,034	731,045	1,226,600	2,576,347	9,328,073	911,287
<b>DETAILS OF WRITE-INS</b>												
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 \$ 136,577

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	70,064	69,538		30,901	792	(28)	743		(17)	38	12,400	1,099
2.1 Allied lines .....	106,853	93,182		43,325	13,139	6,608	7,196	9	(144)	625	18,763	1,676
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	729,883	658,381		316,035	594,457	651,655	398,271	5,306	12,697	50,327	130,379	11,449
4. Homeowners multiple peril .....	17,014,085	16,502,146		8,932,956	9,368,551	4,692,205	2,614,424	125,507	(271,784)	325,545	3,259,213	266,894
5.1 Commercial multiple peril (non-liability portion) .....	6,968,807	6,233,667		3,608,650	5,721,640	4,166,648	2,048,861	134,985	(312,111)	289,096	1,252,997	109,317
5.2 Commercial multiple peril (liability portion) .....	4,534,503	4,189,835		2,249,512	1,487,260	664,883	3,318,071	249,628	(614,694)	2,145,781	823,084	71,131
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,609,969	1,551,462		785,889	1,442,640	1,471,581	64,274	15,956	14,184	6,878	303,580	25,255
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	88,267	84,251		44,586							16,574	1,385
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 .....	3,413,270	3,153,889		1,593,309	1,431,281	2,754,238	6,048,206	121,773	257,672	493,905	364,081	76,567
17.1 Other Liability - occurrence .....	1,912,307	1,805,310		928,530	120,663	158,525	485,868	1,015	(154)	137,660	321,602	29,998
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					2,104	(3,558)	(171)	1,553	1,302			
19.2 Other private passenger auto liability .....	13,506,783	13,497,857		4,908,009	8,093,290	6,088,585	8,229,722	234,620	(25,623)	1,172,196	2,169,234	213,661
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	2,276,664	2,226,135		1,056,863	766,835	2,285,192	2,847,423	84,129	278,412	399,818	374,278	36,046
21.1 Private passenger auto physical damage .....	15,359,145	15,294,031		5,587,043	8,852,842	8,476,594	297,888	50,342	31,376	68,615	2,471,139	240,933
21.2 Commercial auto physical damage .....	2,557,801	2,438,357		1,211,526	1,209,311	1,122,276	90,467	8,972	5,483	11,470	422,277	40,123
22. Aircraft (all perils) .....												
23. Fidelity .....	13,226	11,569		6,074		14,664	1,447		104	238	2,498	207
24. Surety .....												
26. Burglary and theft .....	8,702	8,232		3,435	8,200	7,372	(489)	8	47	41	1,567	137
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	70,170,329	67,817,841		31,306,642	39,113,003	32,557,440	26,452,200	1,033,803	(623,248)	5,102,232	11,943,667	1,125,878
<b>DETAILS OF WRITE-INS</b>												
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 \$ 119,872

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	47,093	32,151		22,551	47,793	57,443	9,806	565	1,084	524	8,959	863
2.1 Allied lines .....	97,663	72,422		41,629	1,770	7,482	7,470	8	518	634	18,256	1,790
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) .....	1,664,036	1,358,975		910,005	612,794	591,605	384,008	46,424	(20,873)	30,391	320,456	30,502
5.2 Commercial multiple peril (liability portion) .....	725,143	607,986		374,560	86,770	271,121	520,606	60,717	169,218	379,952	139,443	13,292
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	180,974	186,669		87,116	54,653	52,912	6,433	812	656	609	34,117	3,317
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	13,187	8,061		5,685							2,673	242
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 .....	1,518,889	1,206,087		692,071	345,841	1,062,240	1,748,119	62,771	122,676	141,312	153,792	34,233
17.1 Other Liability - occurrence .....	661,348	609,424		351,279	432,845	(3,350,055)	1,629,468	48,223	(198,859)	302,636	114,355	12,123
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) .....	13,719	14,256		6,627	24,961	27,400	8,579		171	391	2,222	251
19.4 Other commercial auto liability .....	608,667	564,834		284,770	123,573	80,469	266,322	26,032	26,552	42,826	99,189	11,162
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	323,629	304,442		165,238	322,287	326,463	4,391	310	545	1,755	52,939	5,932
22. Aircraft (all perils) .....												
23. Fidelity .....	4,287	2,548		2,376		303	462		60	76	879	79
24. Surety .....												
26. Burglary and theft .....	1,256	1,494		586		5	62		6	6	243	23
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	5,859,892	4,969,349		2,944,492	2,053,288	(872,611)	4,585,725	245,861	101,754	901,114	947,526	113,809
<b>DETAILS OF WRITE-INS</b>												
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 \$ 10,294

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	134,338	122,015		72,132	20,696	20,528	1,059		25	67	24,744	2,915
2.1 Allied lines .....	132,814	120,914		68,115	130,368	141,433	19,254	1,486	2,791	1,757	24,458	2,883
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	19,682,481	19,280,762		10,220,006	28,628,196	28,471,953	5,693,022	326,086	482,688	731,264	3,673,694	427,139
5.1 Commercial multiple peril (non-liability portion) .....	9,921,778	9,303,445		4,993,122	11,747,901	16,072,565	7,164,591	97,832	156,279	656,990	1,832,332	215,369
5.2 Commercial multiple peril (liability portion) .....	4,137,453	3,872,064		2,032,594	2,484,894	1,931,672	3,747,196	333,767	(257,978)	2,557,913	770,771	89,815
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,285,345	1,218,271		637,491	571,256	553,881	71,219	5,979	3,614	6,369	243,430	27,897
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	1,648,403	1,649,583		834,654		800	800	2,330	2,330		308,070	35,771
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 .....	1,295,045	1,295,047		553,754	254,880	554,282	1,738,001	50,625	87,799	148,268	132,365	29,378
17.1 Other Liability - occurrence .....	1,469,072	1,384,641		736,167	102,452	1,286,459	2,292,456	50,795	95,111	701,751	255,885	31,886
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....	1,452,923	1,472,255		542,331	831,374	886,837	1,237,234	5,271	12,996	51,522	230,065	35,790
19.2 Other private passenger auto liability .....	9,349,756	9,606,687		3,484,829	10,341,350	4,431,443	6,584,507	415,846	(351,434)	1,002,327	1,481,553	232,045
19.3 Commercial auto no-fault (personal injury protection) .....	359,238	347,456		174,239	165,559	226,657	431,108	6,145	10,341	17,221	56,754	8,744
19.4 Other commercial auto liability .....	5,647,637	5,415,225		2,724,270	3,198,914	3,156,156	6,980,941	386,292	389,741	1,002,530	902,409	137,354
21.1 Private passenger auto physical damage .....	5,607,270	5,969,826		2,016,844	4,222,136	4,213,746	116,354	25,662	21,426	31,103	889,526	121,943
21.2 Commercial auto physical damage .....	2,981,549	2,849,258		1,423,920	1,560,304	1,518,256	82,318	8,346	6,510	13,219	475,981	64,795
22. Aircraft (all perils) .....												
23. Fidelity .....	18,309	19,309		10,772		(1,888)	17,094	2,033	2,886	2,817	3,486	397
24. Surety .....												
26. Burglary and theft .....	5,828	3,985		3,591		128	291		29	30	1,161	127
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	65,129,238	63,930,742		30,528,831	64,260,280	63,464,907	36,177,446	1,718,494	665,153	6,925,145	11,306,684	1,464,249
<b>DETAILS OF WRITE-INS</b>												
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 \$ 159,415

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....												288
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												288
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) .....												575
<b>DETAILS OF WRITE-INS</b>												
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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	339,961	326,602		175,480	13,921	23,750	12,807		544	649	61,071	6,875
2.1 Allied lines .....	383,051	352,237		197,603	190,950	248,391	119,307	869	8,135	10,751	68,518	7,735
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	987,546	865,401		487,740	1,022,929	1,383,788	975,121	19,959	66,683	122,275	175,882	19,939
4. Homeowners multiple peril .....	76,704,405	72,507,137		41,077,515	52,392,931	45,191,409	16,236,953	764,010	463,496	2,012,970	14,541,260	1,550,995
5.1 Commercial multiple peril (non-liability portion) .....	19,975,454	19,289,515		9,664,676	11,633,216	11,300,921	4,315,639	231,985	(422,642)	482,765	3,558,255	403,958
5.2 Commercial multiple peril (liability portion) .....	16,096,525	15,759,073		7,567,899	6,789,569	5,546,869	13,581,654	1,919,355	526,391	9,954,201	2,906,943	325,046
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	6,778,182	6,750,971		3,266,327	3,103,960	3,217,658	337,316	57,054	54,364	31,123	1,267,191	136,886
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	10,915	12,351		7,362							2,076	221
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 .....	20,216,283	20,250,941		9,372,769	12,909,646	11,866,756	34,530,383	1,002,505	1,121,325	2,960,956	2,178,835	491,859
17.1 Other Liability - occurrence .....	7,597,761	7,151,251		3,757,740	347,522	2,157,543	4,010,242	91,004	69,421	1,104,171	1,301,753	153,422
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....	10,134,024	9,723,768		3,527,154	6,185,607	6,381,841	4,560,869	515,697	547,772	195,092	1,629,455	255,013
19.2 Other private passenger auto liability .....	29,314,571	28,722,770		10,239,609	14,666,253	17,018,612	26,800,583	1,010,880	1,826,723	4,223,677	4,719,634	592,033
19.3 Commercial auto no-fault (personal injury protection) .....	972,521	922,886		446,634	553,992	635,044	805,207	51,762	59,265	32,595	157,810	24,529
19.4 Other commercial auto liability .....	8,560,440	8,116,347		3,984,281	3,875,594	3,112,764	6,850,478	235,855	282,949	1,095,340	1,398,027	173,041
21.1 Private passenger auto physical damage .....	35,721,636	36,052,902		12,044,204	22,117,187	21,680,869	702,642	109,757	96,023	153,841	5,759,598	721,420
21.2 Commercial auto physical damage .....	7,500,076	7,158,350		3,395,311	4,750,936	4,673,891	207,623	13,091	13,495	32,801	1,216,598	151,452
22. Aircraft (all perils) .....												
23. Fidelity .....	91,446	84,170		39,787		837	10,381		723	1,710	16,619	1,846
24. Surety .....												
26. Burglary and theft .....	41,223	41,234		18,758	(368)	1,258	3,103		311	319	7,450	833
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	241,426,020	234,087,905		109,270,848	140,553,844	134,442,200	114,060,306	6,023,785	4,714,978	22,415,237	40,966,974	5,017,102
<b>DETAILS OF WRITE-INS</b>												
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 \$ 364,687

(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 MN



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....												1,061
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												333
4. Homeowners multiple peril .....												1,061
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) .....												2,455
<b>DETAILS OF WRITE-INS</b>												
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 .....

19 MS



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	163,659	160,764		75,572	63,178	62,918	1,286	9	39	84	27,593	3,067
2.1 Allied lines .....	167,288	163,133		71,563	10,467	10,866	11,245	7,624	7,943	961	28,536	3,135
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	8,728,762	8,219,308		4,458,650	8,172,504	8,860,236	2,570,111	118,237	240,452	318,487	1,634,192	163,556
5.1 Commercial multiple peril (non-liability portion) .....	7,097,521	6,639,137		3,654,538	4,451,175	3,959,066	1,701,740	221,572	(20,475)	255,112	1,217,382	132,991
5.2 Commercial multiple peril (liability portion) .....	5,446,168	5,234,916		2,705,429	3,307,182	461,954	9,307,766	1,070,301	(1,352,368)	6,646,878	946,491	102,048
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,460,303	1,433,465		693,372	811,459	745,471	8,888	10,710	5,037	3,404	264,776	27,363
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	564,755	555,674		286,752							101,929	10,582
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 .....	6,168,771	6,363,262		2,783,374	4,762,170	4,841,771	13,973,845	377,159	448,846	1,121,323	615,033	115,588
17.1 Other Liability - occurrence .....	1,331,598	1,237,205		642,290	181,589	1,690,105	2,062,951	16,952	390,019	732,505	223,777	24,951
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					4,172	11,288	7,115		278	278		
19.2 Other private passenger auto liability .....	6,391,036	6,233,293		2,653,637	3,133,063	3,050,573	3,991,555	181,634	176,879	566,422	1,012,604	119,753
19.3 Commercial auto no-fault (personal injury protection) .....					4,500	4,183	(317)					
19.4 Other commercial auto liability .....	4,720,677	4,637,581		2,281,107	4,345,749	2,451,510	5,276,239	395,580	182,412	757,419	734,853	88,454
21.1 Private passenger auto physical damage .....	4,918,388	4,883,568		2,014,857	3,121,609	3,142,842	66,814	14,261	16,004	21,076	778,918	92,159
21.2 Commercial auto physical damage .....	3,061,089	3,016,672		1,430,341	4,344,320	4,122,031	56,607	46,898	37,427	15,033	470,243	57,358
22. Aircraft (all perils) .....												
23. Fidelity .....	18,132	16,512		9,674	(3,148)	(2,056)	3,299		315	544	3,309	340
24. Surety .....												
26. Burglary and theft .....	4,689	4,941		1,706		6	214		21	22	797	88
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	50,242,837	48,799,430		23,762,861	36,709,990	33,412,762	39,039,360	2,460,938	132,829	10,439,548	8,060,432	941,432
<b>DETAILS OF WRITE-INS</b>												
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 \$ 89,095

(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 MO



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	32,344	33,128		21,558		(1)	369		6	18	5,879	542
2.1 Allied lines .....	72,976	63,006		49,532		(13,601)	5,217	75	(565)	439	13,396	1,223
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	6,933,315	6,778,469		3,551,988	8,031,647	7,904,272	1,283,647	74,337	99,016	169,459	1,300,200	116,225
5.1 Commercial multiple peril (non-liability portion) .....	2,404,007	2,271,483		1,173,123	1,335,239	1,417,390	448,117	9,235	(28,880)	51,358	441,017	40,299
5.2 Commercial multiple peril (liability portion) .....	1,492,245	1,467,501		691,791	593,672	94,621	946,738	59,175	(355,192)	669,930	276,765	25,015
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	534,725	532,523		267,401	126,977	224,438	109,020	3,075	8,256	6,849	100,893	8,964
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	9,950	9,597		4,921							1,839	167
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 .....	1,386,077	1,379,664		637,267	627,320	1,088,551	3,713,911	63,977	122,228	280,932	144,524	23,235
17.1 Other Liability - occurrence .....	586,755	548,851		284,892	2,037,721	2,060,249	175,285	2,091	20,481	90,299	98,295	9,836
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 .....	4,759,353	4,722,491		1,725,174	2,696,141	2,705,109	2,698,708	58,252	61,738	385,249	743,236	80,357
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	835,636	852,852		398,681	1,569,010	961,831	1,213,005	20,925	(54,483)	179,785	132,405	14,142
21.1 Private passenger auto physical damage .....	4,580,048	4,635,539		1,646,248	3,269,085	3,251,581	38,324	14,443	16,190	19,217	715,871	76,777
21.2 Commercial auto physical damage .....	807,518	819,428		404,195	777,580	765,436	3,117	3,500	3,235	2,929	129,951	13,537
22. Aircraft (all perils) .....												
23. Fidelity .....	3,379	4,337		1,531		(186)	434		7	71	642	57
24. Surety .....												
26. Burglary and theft .....	1,715	1,730		920		5	79		8	8	316	29
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	24,440,042	24,120,600		10,859,225	21,064,393	20,459,696	10,635,970	309,087	(107,954)	1,856,542	4,105,229	410,404
<b>DETAILS OF WRITE-INS</b>												
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 \$ 47,964

(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 .....

19 NIE



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....												1,913
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												1,913
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) .....												4,325
<b>DETAILS OF WRITE-INS</b>												
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 .....

19 NV



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....												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 .....												200
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....												1,700
<b>DETAILS OF WRITE-INS</b>												
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 .....

19 NM



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	191,950	166,619		95,102	67,791	97,284	30,766	24	1,564	1,586	40,079	5,656
2.1 Allied lines .....	160,466	141,024		82,716	206,442	197,295	15,386	4,358	4,428	1,518	33,662	3,060
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	30,763,573	30,752,166		15,699,050	17,972,775	14,162,782	5,193,417	174,066	(93,130)	650,351	5,546,198	669,848
5.1 Commercial multiple peril (non-liability portion) .....	11,597,257	10,720,590		5,895,239	7,067,518	8,191,273	4,708,438	196,838	90,281	675,367	2,406,396	221,077
5.2 Commercial multiple peril (liability portion) .....	7,903,627	7,554,202		3,878,851	2,952,298	2,357,352	10,374,063	697,749	(662,079)	6,827,694	1,663,509	150,665
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	2,264,933	2,293,152		1,103,457	1,008,434	1,013,670	109,883	10,455	9,306	10,028	458,440	43,150
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	226,512	216,292		111,228							42,985	4,317
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 .....	10,719,090	10,337,517		4,930,779	5,271,271	6,757,364	18,184,064	465,079	685,295	1,479,822	1,098,973	207,742
17.1 Other Liability - occurrence .....	3,153,666	2,889,640		1,558,092	619,608	100,068	1,280,648	114,680	(519,073)	672,905	569,519	60,127
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					32,364	48,368	18,071	403	1,136	830		
19.2 Other private passenger auto liability .....	16,476,256	16,489,710		6,500,942	8,658,717	10,001,924	8,621,608	231,015	433,381	1,221,258	2,975,757	340,012
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	8,787,458	8,517,475		4,243,755	3,347,763	5,126,079	4,968,160	131,286	338,340	709,306	1,493,138	180,115
21.1 Private passenger auto physical damage .....	11,461,304	11,222,350		4,507,522	6,235,317	6,300,616	244,257	23,162	32,066	53,234	2,005,614	218,985
21.2 Commercial auto physical damage .....	4,247,963	4,127,240		2,062,684	3,200,589	3,290,520	238,530	8,255	16,395	29,244	720,698	81,165
22. Aircraft (all perils) .....												
23. Fidelity .....	62,503	54,686		30,427		2,530	8,428	4	782	1,389	13,238	1,192
24. Surety .....												
26. Burglary and theft .....	31,496	29,947		16,344	6,177	5,582	349		144	148	6,723	601
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	108,048,053	105,512,609		50,716,189	56,647,065	57,652,705	53,996,067	2,057,373	338,834	12,334,681	19,074,928	2,187,710
<b>DETAILS OF WRITE-INS</b>												
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 \$ 240,393

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	28,767	23,110		13,187		70	310		7	16	4,883	501
2.1 Allied lines .....	61,763	52,569		22,801	4,844	4,960	4,236	6	145	361	10,349	1,075
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	250,809	225,370		137,785	48,852	43,611	14,370	1,858	608	1,932	44,221	4,367
4. Homeowners multiple peril .....	5,611,977	5,223,925		3,006,008	1,155,520	833,859	369,020	33,559	8,904	45,851	1,092,288	97,718
5.1 Commercial multiple peril (non-liability portion) .....	3,182,342	2,703,296		1,466,478	687,984	746,945	408,685	46,914	10,614	39,585	531,593	55,412
5.2 Commercial multiple peril (liability portion) .....	2,311,760	1,818,915		1,118,145	237,316	740,136	1,737,285	58,946	385,818	1,260,530	400,267	40,253
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	819,823	784,218		386,008	217,429	195,908	18,822	6,676	4,360	1,828	151,063	14,275
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	414	459		147							77	7
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 .....	1,054,384	1,020,433		511,924	23,734	996,381	1,248,848	1,348	9,383	97,791	173,476	18,359
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....	768,693	759,004		291,477	520,636	729,810	531,127	33,484	43,273	22,144	120,883	13,385
19.2 Other private passenger auto liability .....	3,457,349	3,421,958		1,318,752	2,500,205	3,190,160	4,859,466	116,156	316,040	782,526	543,935	60,205
19.3 Commercial auto no-fault (personal injury protection) .....	77,694	75,943		37,660	37,525	72,764	72,633	7,848	9,363	2,893	12,310	1,353
19.4 Other commercial auto liability .....	1,021,794	987,555		489,962	753,076	417,424	933,291	134,535	111,317	150,439	161,525	17,820
21.1 Private passenger auto physical damage .....	6,536,971	6,641,193		2,439,920	2,594,711	2,682,179	171,406	11,002	16,116	27,154	1,026,923	113,825
21.2 Commercial auto physical damage .....	1,688,166	1,575,777		798,372	592,608	572,709	39,415	1,995	2,118	5,988	269,105	29,395
22. Aircraft (all perils) .....												
23. Fidelity .....	13,641	13,005		7,382		(228)	1,551		71	256	2,419	238
24. Surety .....												
26. Burglary and theft .....	5,223	5,372		2,938		(16)	223		22	23	916	91
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	26,891,570	25,332,101		12,048,945	9,374,439	11,226,672	10,410,688	454,326	918,158	2,439,314	4,546,233	468,280
<b>DETAILS OF WRITE-INS</b>												
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 \$ 25,072

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	233,264	236,908		97,580	5,055	5,358	2,390	11	61	124	42,124	3,850
2.1 Allied lines .....	215,301	205,669		92,107	134,673	161,985	49,853	62	3,149	4,310	38,999	3,553
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	1,398,591	1,341,192		666,623	1,565,802	2,042,728	692,000	17,099	77,638	88,657	284,347	23,082
4. Homeowners multiple peril .....	20,905,628	20,560,649		10,465,764	21,361,433	22,929,688	6,495,877	295,637	590,956	803,661	3,941,242	345,018
5.1 Commercial multiple peril (non-liability portion) .....	17,271,307	16,710,381		8,864,608	15,040,418	14,047,952	4,488,241	412,054	(146,313)	599,342	3,145,205	285,039
5.2 Commercial multiple peril (liability portion) .....	10,058,064	9,897,919		5,150,381	7,146,250	8,827,164	17,879,357	1,257,592	1,934,636	12,759,324	1,851,917	165,994
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	2,563,640	2,552,268		1,247,529	1,048,715	1,156,897	223,929	13,898	17,865	16,834	483,897	42,309
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	464,543	472,505		205,397				1,562	1,562		83,797	7,667
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 .....	3,936,315	3,678,352		2,005,595	381,988	1,919,817	5,572,126	44,760	17,264	888,885	663,136	64,963
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					37,381	(163,855)	51,868	5,023	(2,642)	2,205		
19.2 Other private passenger auto liability .....	17,813,759	18,151,139		5,783,048	12,765,993	11,173,911	15,923,791	624,984	395,818	2,266,039	2,881,428	281,169
19.3 Commercial auto no-fault (personal injury protection) .....					49,240	33,046	13,592	9,591	9,203	652		
19.4 Other commercial auto liability .....	5,649,364	5,525,338		2,665,951	2,089,644	2,724,411	5,610,656	308,123	409,123	797,505	885,629	89,573
21.1 Private passenger auto physical damage .....	14,232,748	14,446,977		4,583,821	8,685,173	8,450,843	311,250	52,533	35,016	74,971	2,306,009	224,791
21.2 Commercial auto physical damage .....	3,518,046	3,425,324		1,652,988	1,692,074	1,691,425	119,798	15,374	16,653	17,027	548,652	55,800
22. Aircraft (all perils) .....												
23. Fidelity .....	71,169	66,527		36,679	80,186	36,775	13,364	3,453	4,405	9,583	13,204	1,175
24. Surety .....												
26. Burglary and theft .....	32,169	30,134		14,223	(411)	1,839	1,480	7	153	152	5,849	531
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	98,363,909	97,301,281		43,532,293	72,083,613	75,039,986	57,449,574	3,061,763	3,364,548	18,329,271	17,175,434	1,594,514
<b>DETAILS OF WRITE-INS</b>												
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 \$ 333,506

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....												.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
<b>DETAILS OF WRITE-INS</b>												
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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	17,676	16,723		5,334		66	184		5	9	3,117	397
2.1 Allied lines .....	15,331	15,182		5,972		20	1,046		33	89	2,726	345
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) .....	373,447	257,851		212,948	79,784	119,093	81,745	337	(1,435)	7,205	72,697	8,394
5.2 Commercial multiple peril (liability portion) .....	272,263	185,728		147,764	9,561	65,204	118,846	95	36,725	84,561	53,209	6,119
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	55,118	44,384		25,256	2,180	2,936	1,721		35	109	10,548	1,239
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 .....	700,454	608,386		316,449	552,312	685,924	701,334	63,439	75,831	63,821	70,466	10,553
17.1 Other Liability - occurrence .....	98,124	74,777		48,181		29,294	91,595		11,743	68,721	18,305	2,205
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) .....	3,330	3,093		2,082		416	1,484		21	57	539	87
19.4 Other commercial auto liability .....	64,394	55,950		31,906	1,412	4,536	19,585		731	2,975	10,232	1,635
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	44,311	36,009		22,336	6,937	3,001	1,538	30	(183)	118	7,199	996
22. Aircraft (all perils) .....												
23. Fidelity .....	2,177	1,058		1,275		199	249		36	41	519	49
24. Surety .....												
26. Burglary and theft .....												433
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	1,646,626	1,299,141		819,503	652,186	910,689	1,019,329	63,900	123,543	227,706	249,558	32,453
<b>DETAILS OF WRITE-INS</b>												
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 \$ 4,103

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	190,654	175,058		91,889	80,764	79,777	576	2,871	2,911	95	33,501	6,444
2.1 Allied lines .....	171,532	159,097		79,412	10,600	6,796	23,388	1,433	1,849	1,991	30,318	5,798
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	20,713,889	19,491,462		10,500,563	14,496,370	13,670,475	3,950,026	236,978	236,646	498,466	3,899,571	700,167
5.1 Commercial multiple peril (non-liability portion) .....	9,026,042	8,530,235		4,539,708	4,421,626	3,762,231	1,930,978	95,575	(196,725)	284,650	1,590,009	305,097
5.2 Commercial multiple peril (liability portion) .....	5,245,385	4,966,779		2,633,498	2,026,430	4,436,058	9,439,926	854,831	2,216,196	6,633,235	935,331	177,304
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,498,478	1,486,337		722,141	547,863	567,700	106,690	6,023	5,539	7,964	276,753	50,651
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	548,491	562,803		271,034							101,507	18,540
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 .....	8,592,848	9,000,549		4,297,283	5,004,973	2,346,815	13,374,794	506,932	376,761	1,126,560	883,396	850,566
17.1 Other Liability - occurrence .....	2,326,757	2,092,844		1,147,303	200,967	(936,467)	1,406,044	86,556	85,147	707,551	398,096	78,649
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					741	(9,965)	5,498	40	(366)	217		
19.2 Other private passenger auto liability .....	21,448,400	20,524,357		8,902,784	15,415,458	18,504,130	14,236,316	279,447	720,053	2,059,322	3,381,566	842,146
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	3,813,097	3,634,491		1,812,380	2,733,012	2,723,728	4,351,461	157,646	176,870	645,964	606,205	143,414
21.1 Private passenger auto physical damage .....	13,600,097	13,157,853		5,557,419	8,539,232	8,715,232	572,450	24,550	48,261	86,984	2,145,680	459,708
21.2 Commercial auto physical damage .....	1,918,847	1,794,228		920,766	1,442,615	1,389,986	33,057	4,013	3,517	8,801	305,727	64,861
22. Aircraft (all perils) .....												
23. Fidelity .....	56,480	49,565		25,975	15,000	8,128	(1,817)		535	1,058	10,328	1,909
24. Surety .....												
26. Burglary and theft .....	35,642	32,041		17,405		318	1,463		145	150	6,532	1,205
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	89,186,639	85,657,700		41,519,558	54,935,652	55,264,943	49,430,851	2,256,895	3,677,340	12,063,009	14,604,521	3,706,458
<b>DETAILS OF WRITE-INS</b>												
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 \$ 237,447

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	22,138	23,712		11,898		(1)	238		4	12	4,069	472
2.1 Allied lines .....	34,291	38,256		17,885	64,613	63,837	1,547		73	196	6,331	732
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	151,275	129,964		75,786	79,528	99,705	31,142		2,663	4,015	26,848	3,228
4. Homeowners multiple peril .....	2,891,162	2,762,845		1,514,915	2,406,778	2,088,374	494,252	15,429	(3,154)	63,386	569,300	61,695
5.1 Commercial multiple peril (non-liability portion) .....	2,705,744	2,601,626		1,322,299	1,825,324	2,038,424	838,150	27,511	394	108,769	488,263	57,739
5.2 Commercial multiple peril (liability portion) .....	2,069,950	2,059,306		943,712	831,737	757,424	2,629,779	295,803	127,448	1,852,121	372,639	44,172
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	727,896	736,657		317,371	111,877	141,402	55,670	816	992	3,759	133,605	15,534
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	777	800		353							153	17
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 .....	3,066,483	3,125,285		1,303,540	2,036,770	1,943,313	5,580,801	190,598	233,882	472,644	300,847	154,752
17.1 Other Liability - occurrence .....	911,747	910,679		406,640	42,393	1,010,809	1,247,352	4,748	6,483	107,420	150,887	19,457
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					20,774	17,665	(1,709)	152	106			
19.2 Other private passenger auto liability .....	2,256,965	2,200,712		873,088	2,398,533	1,532,045	1,681,905	48,674	(62,098)	255,426	365,624	48,482
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	1,381,411	1,360,537		607,616	389,553	993,953	1,491,648	41,280	126,185	210,696	222,022	29,661
21.1 Private passenger auto physical damage .....	2,896,026	2,880,757		1,117,469	1,781,727	1,769,819	46,482	14,023	14,732	10,993	469,904	61,801
21.2 Commercial auto physical damage .....	1,933,226	1,873,368		829,403	790,991	836,973	66,225	15,369	17,256	6,866	308,556	41,254
22. Aircraft (all perils) .....												
23. Fidelity .....	6,920	6,168		3,091	20,354	20,415	743		52	122	1,258	148
24. Surety .....												
26. Burglary and theft .....	1,294	2,254		839	11,029	3,961	(1,897)		(17)	6	240	28
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	21,057,305	20,712,925		9,345,904	12,811,980	13,318,119	14,162,328	654,403	464,998	3,096,430	3,420,545	539,171
<b>DETAILS OF WRITE-INS</b>												
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 \$ 24,988

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	304,731	253,164		178,290	453,065	1,824,342	1,417,866	3,415	73,154	71,376	60,644	9,402
2.1 Allied lines .....	220,766	179,440		127,433	105,274	79,180	25,074	12,578	11,816	2,230	44,566	6,811
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) .....	13,852,008	12,869,852		7,031,411	13,983,312	11,027,885	6,487,995	311,406	(880,554)	891,686	2,713,127	427,371
5.2 Commercial multiple peril (liability portion) .....	8,249,863	7,889,075		3,955,071	4,868,922	3,238,687	7,415,954	606,482	(1,520,003)	4,635,466	1,635,641	254,530
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,615,673	1,571,350		808,391	972,828	960,710	38,720	13,502	12,694	5,765	329,058	49,848
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	222,144	212,743		111,532							43,897	6,854
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 .....	5,512,180	5,475,678		2,397,367	2,450,306	3,886,939	8,355,629	246,284	378,889	707,644	552,224	43,862
17.1 Other Liability - occurrence .....	1,989,902	1,823,875		985,016	113,225	198,372	1,795,679	17,627	(155,829)	1,152,730	370,090	61,394
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 .....	5,805,734	5,569,225		2,755,004	3,580,626	3,074,799	7,041,688	362,803	293,100	1,013,973	935,527	179,531
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	3,282,730	3,113,640		1,545,022	3,869,197	3,647,156	(13,755)	15,008	5,264	12,978	523,883	101,281
22. Aircraft (all perils) .....												
23. Fidelity .....	42,825	40,337		20,215		27,122	6,208		494	1,023	8,464	1,321
24. Surety .....												
26. Burglary and theft .....	21,053	22,545		10,643	15,000	12,517	(1,648)	1,891	1,991	104	4,116	650
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	41,119,609	39,020,922		19,925,395	30,411,756	27,977,709	32,569,408	1,590,998	(1,778,983)	8,494,977	7,221,235	1,142,854
<b>DETAILS OF WRITE-INS</b>												
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 \$ 91,121

(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.TN



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	110,874	112,019		60,405	19,656	79,735	60,905	13	3,042	3,066	21,614	2,697
2.1 Allied lines .....	179,786	167,998		103,617	29,382	(68,948)	13,278	7,041	2,151	1,160	35,212	4,374
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	9,387,444	9,058,629		4,863,429	5,254,782	4,290,314	1,157,346	142,241	82,716	150,372	1,841,933	228,386
5.1 Commercial multiple peril (non-liability portion) .....	3,113,321	2,947,301		1,553,545	1,298,287	1,119,340	917,806	67,398	26,542	157,297	600,779	75,744
5.2 Commercial multiple peril (liability portion) .....	7,057,724	6,643,558		3,381,271	3,747,991	(1,048,604)	11,250,424	1,364,476	(2,437,388)	8,222,324	1,395,623	171,706
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,526,696	1,465,051		751,906	456,710	393,124	47,034	5,522	(1,029)	4,018	301,158	37,143
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	676,784	674,851		335,022							133,053	16,465
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 .....	5,013,942	5,061,219		2,211,491	3,088,838	3,059,075	6,239,858	183,451	223,600	564,001	555,574	121,983
17.1 Other Liability - occurrence .....	2,323,368	2,177,829		1,164,007	118,100	2,280,661	4,567,957	68,601	(126,666)	1,887,066	440,853	56,525
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....	276,219	283,424		113,285	180,197	217,333	66,227	4,034	5,792	3,387	46,647	6,720
19.2 Other private passenger auto liability .....	3,375,890	3,411,518		1,394,524	2,620,214	2,848,746	2,976,483	87,327	175,683	487,560	570,862	82,133
19.3 Commercial auto no-fault (personal injury protection) .....	209,675	211,503		101,275	186,554	196,967	124,674	7,786	9,033	5,434	35,117	5,101
19.4 Other commercial auto liability .....	8,222,857	8,066,560		3,999,213	5,736,270	4,635,957	10,252,552	803,508	895,823	1,650,346	1,388,809	200,095
21.1 Private passenger auto physical damage .....	2,418,160	2,474,056		993,447	1,268,617	1,231,771	48,090	13,248	10,541	11,578	409,811	58,831
21.2 Commercial auto physical damage .....	3,799,424	3,871,284		1,850,425	1,806,734	1,733,088	110,446	15,918	12,016	18,011	642,670	92,436
22. Aircraft (all perils) .....												
23. Fidelity .....	18,875	16,776		9,492		175	2,122		148	350	3,691	459
24. Surety .....												
26. Burglary and theft .....	6,057	5,510		4,526		41	277		27	28	1,243	6,247
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	47,717,095	46,649,085		22,890,880	25,812,332	20,968,774	37,835,481	2,770,564	(1,117,969)	13,165,996	8,424,650	1,167,046
<b>DETAILS OF WRITE-INS</b>												
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 \$ 100,199

(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 UT



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	71,924	57,997		35,960	10,020	10,176	666	26	62	72	13,369	1,803
2.1 Allied lines .....	75,135	55,526		40,626	7,170	3,718	8,911	31	96	863	14,256	1,885
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	3,723,277	3,526,166		1,916,765	2,914,336	2,457,767	231,588	12,944	(21,060)	36,158	724,459	93,867
5.1 Commercial multiple peril (non-liability portion) .....	4,060,390	3,785,159		2,018,259	1,946,888	2,443,613	1,123,351	42,883	(24,398)	120,555	769,658	101,899
5.2 Commercial multiple peril (liability portion) .....	2,165,707	2,177,574		1,062,014	416,054	2,248,559	4,012,618	222,104	1,451,359	2,883,866	417,226	69,855
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	708,058	683,407		345,036	313,750	307,073	9,800	1,929	1,186	1,748	140,231	17,816
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	37,733	32,984		18,836			400	2,571	2,571		7,597	949
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 .....	2,348,727	2,429,832		1,064,022	1,550,402	300,726	2,752,202	120,284	26,413	241,746	265,004	65,187
17.1 Other Liability - occurrence .....	753,693	706,161		380,610	4,767	70,250	387,116	2,452	(23,971)	182,239	132,233	20,644
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 .....	4,574,210	4,338,494		2,156,147	2,984,049	2,629,187	2,333,014	76,453	26,393	330,449	746,716	125,595
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	498,675	490,298		240,414	327,577	494,851	342,752	29,145	50,229	45,969	81,247	13,827
21.1 Private passenger auto physical damage .....	2,753,309	2,744,549		1,277,376	2,121,883	2,109,183	153,634	4,096	6,724	22,316	452,102	72,851
21.2 Commercial auto physical damage .....	454,248	455,033		241,593	175,002	186,739	21,861	221	962	2,212	74,545	11,430
22. Aircraft (all perils) .....												
23. Fidelity .....	27,889	26,502		13,831	15,000	(992)	(3,682)	34	(1,054)	751	5,505	702
24. Surety .....												
26. Burglary and theft .....	5,363	4,395		2,418		146	244		25	25	1,052	135
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	22,258,337	21,514,078		10,813,907	12,786,897	13,260,996	11,374,475	515,173	1,495,534	3,868,969	3,845,200	598,444
<b>DETAILS OF WRITE-INS</b>												
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 \$ 70,164

(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.VA



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....												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
<b>DETAILS OF WRITE-INS</b>												
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 .....

19.WA



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

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 .....	108,874	90,125		48,423	330,434	373,502	43,758	15,284	17,621	2,364	18,450	1,714
2.1 Allied lines .....	84,370	71,081		37,582	53,384	280,497	233,121	134	19,571	19,791	14,666	1,343
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....	347,410	307,310		155,114	71,671	41,382	28,957	4,605	831	3,741	60,859	5,586
4. Homeowners multiple peril .....	14,918,747	13,892,374		7,919,775	8,986,660	9,388,494	4,372,101	309,291	430,580	529,254	2,812,843	240,409
5.1 Commercial multiple peril (non-liability portion) .....	9,245,519	8,721,881		4,648,391	3,830,893	4,547,582	3,838,982	169,608	48,028	500,610	1,656,799	149,087
5.2 Commercial multiple peril (liability portion) .....	6,105,357	5,861,856		3,044,904	2,361,352	180,040	5,048,882	404,705	(1,693,241)	3,235,998	1,101,100	98,450
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	1,775,019	1,748,046		897,350	613,840	872,771	445,320	6,692	17,291	28,564	330,716	28,669
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....	16,541	12,605		10,049							3,128	266
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 .....	4,416,260	4,009,190	940,225	1,881,396	1,434,319	2,983,330	5,935,582	76,023	228,160	493,646	426,830	97,297
17.1 Other Liability - occurrence .....	3,741,870	3,600,757		1,900,556	3,257,554	7,098,984	7,135,970	11,840	105,423	496,731	626,144	60,387
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....					319,920	404,352	373,725	24,314	29,546	16,143		
19.2 Other private passenger auto liability .....	16,979,644	16,662,422		7,138,487	10,553,574	13,875,071	20,522,308	473,460	975,663	2,921,480	2,718,721	276,454
19.3 Commercial auto no-fault (personal injury protection) .....					53,497	25,042	95,713	2,418	1,994	3,822		
19.4 Other commercial auto liability .....	2,702,862	2,594,647		1,327,427	1,305,791	3,769,824	5,985,088	152,733	495,672	845,996	444,245	44,020
21.1 Private passenger auto physical damage .....	14,412,108	14,441,623		5,867,823	8,892,069	8,810,115	103,955	46,312	48,997	56,728	2,306,037	232,733
21.2 Commercial auto physical damage .....	2,481,014	2,395,926		1,160,505	1,268,070	1,275,801	70,192	5,867	9,917	12,469	406,038	40,021
22. Aircraft (all perils) .....												
23. Fidelity .....	23,642	21,268		10,311	(17)	397	2,798		214	461	4,391	380
24. Surety .....												
26. Burglary and theft .....	11,146	11,490		3,689		60	509	38	88	52	1,977	180
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....	77,370,383	74,442,601	940,225	36,051,783	43,333,010	53,927,244	54,236,961	1,703,324	736,357	9,167,849	12,932,947	1,276,996
<b>DETAILS OF WRITE-INS</b>												
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 \$ 117,652

(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.W1



ANNUAL STATEMENT FOR THE YEAR 2012 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 2012

NAIC Company Code 32700

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, 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. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, Farmowners multiple peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,634,443

(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

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ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<b>NONE</b>					

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
38-0315280	18988	Auto-Owners Insurance Company	MI		160,902	6,806	203	154,514	29,791	13,248	1,284	20,896		226,742	27,843		198,899		
0299999. Total Authorized - Affiliates - U.S. Non-Pool					160,902	6,806	203	154,514	29,791	13,248	1,284	20,896		226,742	27,843		198,899		
0499999. Total Authorized - Affiliates					160,902	6,806	203	154,514	29,791	13,248	1,284	20,896		226,742	27,843		198,899		
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					160,903	6,806	203	154,514	29,791	13,248	1,284	20,896		226,742	27,843		198,899		
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																			
2299999. Total Certified - Affiliates																			
2399998. Total Certified - Other U.S. Unaffiliated Insurers (Under \$100,000)																			
2399999. Total Certified - Other U.S. Unaffiliated Insurers																			
2699998. Total Certified - Other Non-U.S. Insurers (Under \$100,000)																			
2699999. Total Certified - Other Non-U.S. Insurers																			
2799999. Total Certified																			
2899999. Total Authorized, Unauthorized and Certified					160,903	6,806	203	154,514	29,791	13,248	1,284	20,896		226,742	27,843		198,899		
2999999. Total Protected Cells																			
9999999 Totals					160,903	6,806	203	154,514	29,791	13,248	1,284	20,896		226,742	27,843		198,899		

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	Auto-Owners Insurance Company	35.000	37,186
2.	Auto-Owners Insurance Company	25.000	4,652
3.			
4.			
5.			

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

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	Auto-Owners Insurance Company	226,742	160,902	Yes [ X ] No [ ]
2.				Yes [ ] No [ ]
3.				Yes [ ] No [ ]
4.				Yes [ ] No [ ]
5.				Yes [ ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 4**

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

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11
				5 Current	Overdue				11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 to 90 Days	8 91 to 120 Days	9 Over 120 Days		10 Total Overdue Cols. 6 + 7 + 8 + 9		
38-0315280	18988	Auto-Owners Insurance Company	MI	7,009						7,009		
0299999. Total Authorized - Affiliates - U.S. Non-Pool				7,009						7,009		
0499999. Total Authorized - Affiliates				7,009						7,009		
0999999. Total Authorized				7,009						7,009		
1399999. Total Unauthorized - Affiliates												
1899999. Total Unauthorized												
2299999. Total Certified - Affiliates												
2799999. Total Certified												
2899999. Total Authorized, Unauthorized and Certified				7,009						7,009		
2999999. Total Protected Cells												
9999999 Totals				7,009						7,009		

Schedule F - Part 5

**N O N E**

Schedule F - Part 5 - Bank Footnote

**N O N E**

Schedule F - Part 6 - Section 1 - Provision for Reinsurance Ceded to Certified Reinsurers

**N O N E**

Schedule F - Part 6 - Section 1 - Bank Footnote

**N O N E**

Schedule F - Part 6 - Section 2 - Provision for Overdue Reinsurance Ceded to Certified Reinsurers

**N O N E**

Schedule F - Part 7 - Provision for Overdue Authorized Reinsurance

**N O N E**

Schedule F - Part 8 - Provision for Overdue Reinsurance

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 9**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	2,794,291,559		2,794,291,559
2. Premiums and considerations (Line 15) .....	287,090,408		287,090,408
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	7,009,368	(7,009,368)	
4. Funds held by or deposited with reinsured companies (Line 16.2) .....			
5. Other assets .....	103,317,024		103,317,024
6. Net amount recoverable from reinsurers .....		198,899,334	198,899,334
7. Protected cell assets (Line 27) .....			
8. Totals (Line 28) .....	3,191,708,360	191,889,966	3,383,598,326
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	1,068,489,035	198,836,396	1,267,325,431
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	67,318,793		67,318,793
11. Unearned premiums (Line 9) .....	759,197,177	20,896,425	780,093,602
12. Advance premiums (Line 10) .....	16,511,395		16,511,395
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	27,842,854	(27,842,854)	
15. Funds held by company under reinsurance treaties (Line 13) .....			
16. Amounts withheld or retained by company for account of others (Line 14) .....	5,203,364		5,203,364
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	107,842,929		107,842,929
19. Total liabilities excluding protected cell business (Line 26) .....	2,052,405,548	191,889,966	2,244,295,514
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37) .....	1,139,302,813	XXX	1,139,302,813
22. Totals (Line 38) .....	3,191,708,360	191,889,966	3,383,598,327

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. ....

Schedule H - Part 1

**N O N E**

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 2012 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX								
2. 2003.....	128,882	11,260	117,622	86,305	8,658	1,997	615	6,788	273	916	85,544	24,467
3. 2004.....	154,602	13,506	141,096	166,125	76,779	2,148	713	14,281	4,381	1,220	100,681	37,558
4. 2005.....	175,880	18,505	157,375	113,478	7,054	1,729	(49)	8,839	456	782	116,585	26,939
5. 2006.....	192,064	19,749	172,315	115,794	7,168	2,260	12	9,043	286	1,006	119,631	24,907
6. 2007.....	205,162	21,964	183,198	160,437	20,123	2,141	35	12,414	866	1,386	153,968	32,642
7. 2008.....	216,526	20,851	195,675	237,833	52,335	2,963	377	17,649	2,797	2,703	202,936	46,859
8. 2009.....	242,193	22,146	220,047	261,930	35,880	2,644	28	19,426	1,800	1,143	246,292	47,038
9. 2010.....	284,521	25,911	258,610	280,062	46,297	3,006	304	21,023	2,252	1,534	255,238	49,882
10. 2011.....	334,924	32,121	302,803	380,239	143,259	3,002	370	31,402	7,266	908	263,748	70,871
11. 2012.....	376,524	39,996	336,528	228,769	36,558	2,102	93	20,065	2,074	377	212,211	49,163
12. Totals	XXX	XXX	XXX	2,030,972	434,111	23,992	2,498	160,930	22,451	11,975	1,756,834	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	2											
2. 2003.....	60	13			7			1				55	5
3. 2004.....	56	8			4							52	1
4. 2005.....	179				38			4			1	221	10
5. 2006.....	1,050				122			20			4	1,192	3
6. 2007.....	1,326				152			26			7	1,504	9
7. 2008.....	1,264	15			148			25			23	1,422	18
8. 2009.....	1,340	12			170			28			52	1,526	44
9. 2010.....	5,424	1,385	19		655	99	2	109			224	4,725	118
10. 2011.....	10,858	4,843	43		1,443	502	4	241			1,616	7,244	806
11. 2012.....	54,270	9,668	9,483	1	6,877	862	1,091	1,471			4,983	62,661	10,549
12. Totals	75,829	15,944	9,545	1	9,616	1,463	1,097	1,925			6,910	80,604	11,564

	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. 2003.....	95,158	9,559	85,599	73.8	84.9	72.8				47	8
3. 2004.....	182,614	81,881	100,733	118.1	606.3	71.4				48	4
4. 2005.....	124,267	7,461	116,806	70.7	40.3	74.2				179	42
5. 2006.....	128,289	7,466	120,823	66.8	37.8	70.1				1,050	142
6. 2007.....	176,496	21,024	155,472	86.0	95.7	84.9				1,326	178
7. 2008.....	259,882	55,524	204,358	120.0	266.3	104.4				1,249	173
8. 2009.....	285,538	37,720	247,818	117.9	170.3	112.6				1,328	198
9. 2010.....	310,300	50,337	259,963	109.1	194.3	100.5				4,058	667
10. 2011.....	427,232	156,240	270,992	127.6	486.4	89.5				6,058	1,186
11. 2012.....	324,128	49,256	274,872	86.1	123.2	81.7				54,084	8,577
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	69,429	11,175

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	107	318	13	(171)	2		10	(25)	XXX
2. 2003.....	147,348	43,196	104,152	104,427	31,528	4,568	1,329	5,445	185	2,324	81,398	21,279
3. 2004.....	160,946	32,815	128,131	103,843	19,872	4,252	803	6,256	119	2,465	93,557	22,089
4. 2005.....	165,877	12,722	153,155	110,083	10,281	5,115	240	5,669	3	2,477	110,343	22,526
5. 2006.....	169,194	12,977	156,217	105,631	337	4,926	170	5,655		2,533	115,705	22,735
6. 2007.....	171,872	13,835	158,037	118,795	2,388	5,291	378	5,593		3,481	126,913	25,089
7. 2008.....	181,554	13,162	168,392	133,280	1,070	5,828	142	5,629		2,798	143,525	26,588
8. 2009.....	200,870	13,116	187,754	144,680	979	5,256	8	6,327		3,617	155,276	29,273
9. 2010.....	232,616	13,654	218,962	151,935	2,249	3,813	4	7,232		3,777	160,727	33,250
10. 2011.....	267,999	14,739	253,260	132,300	6	2,028		7,177		3,233	141,499	35,066
11. 2012.....	289,693	15,961	273,732	85,392	537	614		6,550		1,534	92,019	32,866
12. Totals	XXX	XXX	XXX	1,190,473	69,565	41,704	2,903	61,535	307	28,249	1,220,937	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	147	85			14	8			4		9	72	11
2. 2003.....	16	4	1		1							14	3
3. 2004.....	289	43	1		42	6			7		4	290	8
4. 2005.....	324		1		45				8		5	378	8
5. 2006.....	1,321	500	2		181	68			33		7	969	23
6. 2007.....	2,023	300	4		321	50			57		93	2,055	46
7. 2008.....	6,621	952	6		1,001	132			174		269	6,718	126
8. 2009.....	16,738		17		2,489		1		428		869	19,673	312
9. 2010.....	29,508	450	97		4,455	61	7		778		1,923	34,334	723
10. 2011.....	54,123	271	5,049		8,118	41	658		1,557		3,061	69,193	2,125
11. 2012.....	65,956		35,270		9,269		4,560		2,819		3,304	117,874	8,500
12. Totals	177,066	2,605	40,448		25,936	366	5,226		5,865		9,544	251,570	11,885

	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	62	10
2. 2003.....	114,458	33,046	81,412	77.7	76.5	78.2				13	1
3. 2004.....	114,690	20,843	93,847	71.3	63.5	73.2				247	43
4. 2005.....	121,245	10,524	110,721	73.1	82.7	72.3				325	53
5. 2006.....	117,749	1,075	116,674	69.6	8.3	74.7				823	146
6. 2007.....	132,084	3,116	128,968	76.9	22.5	81.6				1,727	328
7. 2008.....	152,539	2,296	150,243	84.0	17.4	89.2				5,675	1,043
8. 2009.....	175,936	987	174,949	87.6	7.5	93.2				16,755	2,918
9. 2010.....	197,825	2,764	195,061	85.0	20.2	89.1				29,155	5,179
10. 2011.....	211,010	318	210,692	78.7	2.2	83.2				58,901	10,292
11. 2012.....	210,430	537	209,893	72.6	3.4	76.7				101,226	16,648
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	214,909	36,661

**ANNUAL STATEMENT FOR THE YEAR 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	5	2						
2. 2003.....	59,519	17,451	42,068	40,780	18,444	3,203	1,463	1,936	72	402	25,940	4,900
3. 2004.....	72,492	14,780	57,712	38,833	15,425	2,889	810	2,121	48	918	27,560	5,503
4. 2005.....	79,560	6,102	73,458	39,571	9,045	3,345	627	2,101	6	535	35,339	5,855
5. 2006.....	88,736	6,806	81,930	48,727	6,670	3,944	409	2,308	1	684	47,899	6,227
6. 2007.....	92,824	7,472	85,352	50,890	7,392	5,153	559	2,219	1	950	50,310	6,826
7. 2008.....	95,208	6,903	88,305	50,583	6,637	4,215	134	2,234	3	675	50,258	6,778
8. 2009.....	98,686	6,453	92,233	50,096	4,058	3,996	345	2,238		755	51,927	6,932
9. 2010.....	105,329	6,186	99,143	49,069	1,840	3,346	41	2,467		764	53,001	7,732
10. 2011.....	114,372	6,286	108,086	42,757	317	1,725	131	2,380		700	46,414	8,346
11. 2012.....	124,391	6,849	117,542	22,863	6	287		2,160		354	25,304	7,566
12. Totals	XXX	XXX	XXX	434,174	69,836	32,103	4,519	22,164	131	6,737	413,955	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	17	6			1				1			
2. 2003.....	60	67	110	27	12	10	4	1	10		21	91	2
3. 2004.....	157	24	106	16	20	3	4	1	9		4	252	2
4. 2005.....	1,143	1,001	146		166	141	6		34		50	353	6
5. 2006.....	1,123		173		162		7		37		24	1,502	13
6. 2007.....	2,399	472	158		349	64	6		69		132	2,445	23
7. 2008.....	6,037	1,481	150		905	208	6		157		281	5,566	47
8. 2009.....	14,858	3,871	151		2,268	574	6		407		582	13,245	121
9. 2010.....	18,761	3,179	177		2,809	458	8		472		794	18,590	258
10. 2011.....	27,267	2,526	4,487		4,128	347	662		859		1,412	34,530	585
11. 2012.....	21,260	386	27,172		3,111	55	3,931		1,542		611	56,575	1,952
12. Totals	93,082	13,013	32,830	43	13,931	1,860	4,640	2	3,597		3,911	133,162	3,010

	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. 2003.....	46,115	20,084	26,031	77.5	115.1	61.9				76	15
3. 2004.....	44,139	16,327	27,812	60.9	110.5	48.2				223	29
4. 2005.....	46,512	10,820	35,692	58.5	177.3	48.6				288	65
5. 2006.....	56,481	7,080	49,401	63.7	104.0	60.3				1,296	206
6. 2007.....	61,243	8,488	52,755	66.0	113.6	61.8				2,085	360
7. 2008.....	64,287	8,463	55,824	67.5	122.6	63.2				4,706	860
8. 2009.....	74,020	8,848	65,172	75.0	137.1	70.7				11,138	2,107
9. 2010.....	77,109	5,518	71,591	73.2	89.2	72.2				15,759	2,831
10. 2011.....	84,265	3,321	80,944	73.7	52.8	74.9				29,228	5,302
11. 2012.....	82,326	447	81,879	66.2	6.5	69.7				48,046	8,529
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	112,856	20,306

ANNUAL STATEMENT FOR THE YEAR 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,009	1,009	69	69	21		27	21	XXX
2. 2003	56,276	56,276		41,158	41,158	3,862	3,862	1,885	243	379	1,642	4,740
3. 2004	69,641	50,289	19,352	42,263	29,719	3,555	2,497	2,004	140	411	15,466	5,187
4. 2005	81,086	36,649	44,437	50,089	21,990	4,157	1,745	2,197	63	495	32,645	5,538
5. 2006	101,210	8,801	92,409	60,933	4,827	4,954	414	2,634		383	63,280	6,348
6. 2007	119,419	10,888	108,531	72,256	3,699	6,206	251	2,716		477	77,228	6,664
7. 2008	120,521	10,248	110,273	74,623	3,934	5,708	137	2,709	14	364	78,955	6,608
8. 2009	113,314	8,629	104,685	59,511	1,317	4,845	51	2,535		257	65,523	5,777
9. 2010	112,232	7,636	104,596	53,143		4,132		2,501		166	59,776	6,171
10. 2011	120,555	7,698	112,857	44,148		3,493		2,293		62	49,934	6,153
11. 2012	122,355	8,095	114,260	17,622		1,083		1,762		21	20,467	5,198
12. Totals	XXX	XXX	XXX	516,755	107,653	42,064	9,026	23,257	460	3,042	464,937	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	6,552	6,552			523	523			46			46	68
2. 2003	4,658	4,658	2,052	2,052	398	398	194	194	99			99	43
3. 2004	3,924	3,137	2,793	1,958	307	240	259	181	121		43	1,888	37
4. 2005	4,650	3,506	3,461	1,389	341	248	330	132	152		189	3,659	54
5. 2006	7,473	5,555	3,818	8	584	410	368		183		490	6,453	80
6. 2007	10,147	6,376	4,994	13	784	443	472	1	245		854	9,809	125
7. 2008	11,775	4,414	7,468	20	970	326	702	1	343		1,579	16,497	198
8. 2009	7,530	874	12,224	52	639	76	1,051	2	479		1,729	20,919	206
9. 2010	11,913	170	19,259	106	1,025	9	1,541	5	761		2,946	34,209	449
10. 2011	16,476		31,957	221	1,554		2,335	10	1,250		5,731	53,341	935
11. 2012	20,391		38,305	321	1,907		2,524	15	1,467		3,272	64,258	2,480
12. Totals	105,489	35,242	126,331	6,140	9,032	2,673	9,776	541	5,146		16,833	211,178	4,675

	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		46
2. 2003	54,306	52,565	1,741	96.5	93.4						99
3. 2004	55,226	37,872	17,354	79.3	75.3	89.7				1,622	266
4. 2005	65,377	29,073	36,304	80.6	79.3	81.7				3,216	443
5. 2006	80,947	11,214	69,733	80.0	127.4	75.5				5,728	725
6. 2007	97,820	10,783	87,037	81.9	99.0	80.2				8,752	1,057
7. 2008	104,298	8,846	95,452	86.5	86.3	86.6				14,809	1,688
8. 2009	88,814	2,372	86,442	78.4	27.5	82.6				18,828	2,091
9. 2010	94,275	290	93,985	84.0	3.8	89.9				30,896	3,313
10. 2011	103,506	231	103,275	85.9	3.0	91.5				48,212	5,129
11. 2012	85,061	336	84,725	69.5	4.2	74.2				58,375	5,883
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	190,438	20,740

**ANNUAL STATEMENT FOR THE YEAR 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1,941	617	1,938	846	42		28	2,458	XXX
2. 2003.....	208,178	16,446	191,732	96,950	19,909	17,460	1,765	6,364	337	2,002	98,763	11,520
3. 2004.....	247,348	21,311	226,037	113,022	33,914	17,363	2,845	7,598	1,115	1,979	100,109	12,290
4. 2005.....	256,294	25,492	230,802	101,682	17,498	17,914	3,003	6,410	179	1,122	105,326	10,749
5. 2006.....	263,509	26,315	237,194	115,410	10,926	14,206	600	8,168	248	1,479	126,010	11,344
6. 2007.....	266,231	28,169	238,062	122,565	14,448	13,837	854	7,718	233	1,760	128,585	12,026
7. 2008.....	257,710	25,832	231,878	160,754	25,375	14,575	922	9,971	859	1,969	158,144	14,352
8. 2009.....	251,772	24,444	227,328	138,979	18,243	11,709	280	9,194	547	1,701	140,812	13,754
9. 2010.....	261,355	25,152	236,203	170,060	34,284	8,423	518	11,182	942	2,051	153,921	15,515
10. 2011.....	283,274	27,824	255,450	229,991	87,730	5,150	537	16,014	3,050	947	159,838	17,500
11. 2012.....	311,449	34,214	277,235	100,756	19,305	1,676	78	9,517	1,068	309	91,498	12,478
12. Totals	XXX	XXX	XXX	1,352,110	282,249	124,251	12,248	92,178	8,578	15,347	1,265,464	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	5,389	3,961			4,067	2,725			150		642	2,920	80
2. 2003.....	1,309	613	230	2	1,071	448	167	1	44		164	1,757	50
3. 2004.....	2,733	2,000	461	4	1,531	923	335	3	84		75	2,214	43
4. 2005.....	5,385	2,557	522	4	3,420	1,487	380	3	160		129	5,816	87
5. 2006.....	7,815	2,739	881	7	5,410	1,724	640	5	242		319	10,513	145
6. 2007.....	9,204	2,265	1,380	12	6,298	1,647	1,004	9	292		409	14,245	139
7. 2008.....	12,101	2,453	1,951	17	8,648	1,785	1,419	12	393		569	20,245	183
8. 2009.....	22,783	4,818	2,964	25	14,375	3,311	2,156	19	701		557	34,806	317
9. 2010.....	23,547	1,643	6,010	53	14,756	555	4,344	38	848		978	47,216	536
10. 2011.....	36,303	8,989	16,150	196	18,359	1,551	10,276	100	1,585		4,121	71,837	1,049
11. 2012.....	48,796	10,603	37,325	604	17,262	2,045	19,762	229	2,615		5,205	112,279	3,885
12. Totals	175,365	42,641	67,874	924	95,197	18,201	40,483	419	7,114		13,168	323,848	6,514

	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	1,428	1,492
2. 2003.....	123,595	23,075	100,520	59.4	140.3	52.4				924	833
3. 2004.....	143,127	40,804	102,323	57.9	191.5	45.3				1,190	1,024
4. 2005.....	135,873	24,731	111,142	53.0	97.0	48.2				3,346	2,470
5. 2006.....	152,772	16,249	136,523	58.0	61.7	57.6				5,950	4,563
6. 2007.....	162,298	19,468	142,830	61.0	69.1	60.0				8,307	5,938
7. 2008.....	209,812	31,423	178,389	81.4	121.6	76.9				11,582	8,663
8. 2009.....	202,861	27,243	175,618	80.6	111.5	77.3				20,904	13,902
9. 2010.....	239,170	38,033	201,137	91.5	151.2	85.2				27,861	19,355
10. 2011.....	333,828	102,153	231,675	117.8	367.1	90.7				43,268	28,569
11. 2012.....	237,709	33,932	203,777	76.3	99.2	73.5				74,914	37,365
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	199,674	124,174

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 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	3,322	2,586	955	1,209	69			
2. 2003.....	15,911	1,797	14,114	8,059	4,209	2,086	823	340		24	5,453	656
3. 2004.....	19,101	3,101	16,000	5,881	1,578	2,960	921	310		48	6,652	714
4. 2005.....	23,155	4,819	18,336	5,758	970	2,358	251	272	1	65	7,166	736
5. 2006.....	27,701	6,998	20,703	9,073	2,029	2,335	158	395	1	83	9,615	762
6. 2007.....	31,039	9,680	21,359	8,790	2,914	1,955	338	452	2	52	7,943	748
7. 2008.....	31,546	12,451	19,095	12,182	5,996	1,139	138	460	1	29	7,646	786
8. 2009.....	33,002	16,195	16,807	7,412	3,704	1,418	76	414		41	5,464	836
9. 2010.....	37,638	21,025	16,613	8,995	5,781	544	82	520		63	4,196	845
10. 2011.....	44,857	26,128	18,729	4,742	2,131	456	2	412	2	49	3,475	843
11. 2012.....	50,894	30,225	20,669	3,356	1,537	165	4	522	1	27	2,501	668
12. Totals	XXX	XXX	XXX	77,570	33,435	16,371	4,002	4,166	8	481	60,662	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	710	958			587	534			23			
2. 2003.....	419		260	3	328		204	2	24			1,230	5
3. 2004.....	1,911	1,600	260	3	1,412	1,252	204	2	72		18	1,002	8
4. 2005.....	521	6	286	3	407		224	2	28		5	1,455	11
5. 2006.....	1,827	191	435	4	1,596	149	340	3	82		219	3,933	102
6. 2007.....	2,813	1,458	532	5	2,128	1,137	416	4	112		53	3,397	33
7. 2008.....	3,283	2,521	999	10	1,039	687	782	8	126		22	3,003	20
8. 2009.....	13,658	12,726	1,424	14	1,083	411	1,114	11	398		36	4,515	54
9. 2010.....	7,893	6,002	3,193	31	1,195	374	2,492	24	353		39	8,695	63
10. 2011.....	13,397	10,828	4,351	771	1,716	350	2,692	48	513		68	10,672	100
11. 2012.....	9,576	7,209	12,051	5,235	1,716	233	5,075	212	693		73	16,222	214
12. Totals	56,008	43,499	23,791	6,079	13,207	5,127	13,543	316	2,424		849	53,952	616

	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. 2003.....	11,720	5,037	6,683	73.7	280.3	47.4				676	554
3. 2004.....	13,010	5,356	7,654	68.1	172.7	47.8				568	434
4. 2005.....	9,854	1,233	8,621	42.6	25.6	47.0				798	657
5. 2006.....	16,083	2,535	13,548	58.1	36.2	65.4				2,067	1,866
6. 2007.....	17,198	5,858	11,340	55.4	60.5	53.1				1,882	1,515
7. 2008.....	20,010	9,361	10,649	63.4	75.2	55.8				1,751	1,252
8. 2009.....	26,921	16,942	9,979	81.6	104.6	59.4				2,342	2,173
9. 2010.....	25,185	12,294	12,891	66.9	58.5	77.6				5,053	3,642
10. 2011.....	28,279	14,132	14,147	63.0	54.1	75.5				6,149	4,523
11. 2012.....	33,154	14,431	18,723	65.1	47.7	90.6				9,183	7,039
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30,221	23,731

**ANNUAL STATEMENT FOR THE YEAR 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				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. 2003.....												
3. 2004.....												
4. 2005.....												
5. 2006.....												
6. 2007.....												
7. 2008.....												
8. 2009.....												
9. 2010.....												
10. 2011.....												
11. 2012.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2003.....													
3. 2004.....													
4. 2005.....													
5. 2006.....													
6. 2007.....													
7. 2008.....													
8. 2009.....													
9. 2010.....													
10. 2011.....													
11. 2012.....													
12. Totals													

**NONE**

	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. 2003.....											
3. 2004.....											
4. 2005.....											
5. 2006.....											
6. 2007.....											
7. 2008.....											
8. 2009.....											
9. 2010.....											
10. 2011.....											
11. 2012.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	385	330	49		18	2	105	120	XXX
2. 2011	51,382	5,449	45,933	21,354	3,573	244	36	1,193	96	430	19,086	XXX
3. 2012	53,251	6,620	46,631	17,038	461	266	4	928	25	223	17,742	XXX
4. Totals	XXX	XXX	XXX	38,777	4,364	559	40	2,139	123	758	36,948	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	628	352	3		46	27			8		11	306	19
2. 2011	106	215	37	6	28	18	3	1	6		255	(60)	18
3. 2012	3,138	885	1,658	54	243	46	104	4	114		786	4,268	396
4. Totals	3,872	1,452	1,698	60	317	91	107	5	128		1,052	4,514	433

	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	279	27
2. 2011	22,971	3,945	19,026	44.7	72.4	41.4				(78)	18
3. 2012	23,489	1,479	22,010	44.1	22.3	47.2				3,857	411
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,058	456

**ANNUAL STATEMENT FOR THE YEAR 2012 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(729)	24	201	16	29	2	1,196	(541)	XXX
2. 2011.....	284,367	15,640	268,727	188,034	17,623	688	12	11,724	610	20,638	182,201	136,344
3. 2012.....	293,256	16,158	277,098	173,875	8,177	577	3	11,073	233	11,817	177,112	121,890
4. Totals.....	XXX	XXX	XXX	361,180	25,824	1,466	31	22,826	845	33,651	358,772	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	40	(2)	674		5		47		25		30	793	29
2. 2011.....	(2,110)	10	810		18	1	56		34		2,374	(1,203)	95
3. 2012.....	534	111	7,628		845	7	514		489		11,579	9,892	6,154
4. Totals.....	(1,536)	119	9,112		868	8	617		548		13,983	9,482	6,278

	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. 2011.....	199,254	18,256	180,998	70.1	116.7	67.4				(1,310)	107
3. 2012.....	195,535	8,531	187,004	66.7	52.8	67.5				8,051	1,841
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,457	2,025

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1K - FIDELITY/SURETY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	6		3				10	9	XXX	
2. 2011.....	669	37	632	137		11			6			154	XXX
3. 2012.....	794	44	750	25					4			29	XXX
4. Totals	XXX	XXX	XXX	168		14			10		10	192	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	7				2						8	9	1
2. 2011.....	(48)				1						53	(47)	1
3. 2012.....	84		99		14		16		5		2	218	7
4. Totals	43		99		17		16		5		63	180	9

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2011.....	107		107	16.0		16.9				(48)	1
3. 2012.....	247		247	31.1		32.9				183	35
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	142	38

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 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior.....	6,392	5,439	5,819	5,080	6,244	6,079	6,011	5,962	5,949	5,949		(13)
2. 2003.....	87,319	81,323	79,773	79,410	78,804	79,071	78,994	79,041	79,085	79,082	(3)	41
3. 2004.....	XXX	96,068	92,076	91,976	91,861	91,126	91,164	90,694	90,830	90,833	3	139
4. 2005.....	XXX	XXX	112,329	108,467	108,755	108,621	107,959	108,185	108,376	108,419	43	234
5. 2006.....	XXX	XXX	XXX	115,389	111,907	112,298	112,592	112,040	112,029	112,046	17	6
6. 2007.....	XXX	XXX	XXX	XXX	149,555	144,582	145,698	144,612	143,922	143,897	(25)	(715)
7. 2008.....	XXX	XXX	XXX	XXX	XXX	199,830	189,061	189,642	189,766	189,480	(286)	(162)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	234,643	231,508	230,710	230,165	(545)	(1,343)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,764	240,446	241,083	637	(7,681)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,424	246,614	(10,810)	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255,412	XXX	XXX
12. Totals											(10,969)	(9,494)

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

1. Prior.....	40,084	39,660	37,224	35,588	33,984	33,387	32,787	32,874	32,514	32,442	(72)	(432)
2. 2003.....	77,534	80,593	80,641	78,305	77,168	76,224	76,098	76,398	76,143	76,151	8	(247)
3. 2004.....	XXX	91,301	92,417	92,382	90,785	88,517	87,477	88,090	87,977	87,702	(275)	(388)
4. 2005.....	XXX	XXX	113,144	112,116	110,254	105,868	105,044	104,906	104,270	105,047	777	141
5. 2006.....	XXX	XXX	XXX	117,788	120,840	116,139	112,386	112,399	111,487	110,986	(501)	(1,413)
6. 2007.....	XXX	XXX	XXX	XXX	132,332	132,492	129,150	128,352	125,880	123,319	(2,561)	(5,033)
7. 2008.....	XXX	XXX	XXX	XXX	XXX	145,443	152,710	147,531	146,249	144,440	(1,809)	(3,091)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	167,741	166,004	167,638	168,193	555	2,189
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,801	185,130	187,051	1,921	5,250
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,986	201,958	13,972	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200,524	XXX	XXX
12. Totals											12,015	(3,024)

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

1. Prior.....	13,227	12,375	11,954	12,710	12,825	12,693	12,331	12,446	12,284	12,240	(44)	(206)
2. 2003.....	21,743	23,878	23,906	24,217	24,659	24,746	24,027	24,021	24,165	24,157	(8)	136
3. 2004.....	XXX	27,317	27,725	27,466	25,987	25,303	25,430	25,593	25,749	25,732	(17)	139
4. 2005.....	XXX	XXX	39,044	37,535	35,978	33,915	33,417	33,318	33,710	33,562	(148)	244
5. 2006.....	XXX	XXX	XXX	48,759	49,120	48,225	47,714	46,953	47,412	47,056	(356)	103
6. 2007.....	XXX	XXX	XXX	XXX	55,048	52,848	50,178	50,732	49,892	50,469	577	(263)
7. 2008.....	XXX	XXX	XXX	XXX	XXX	53,962	51,808	49,739	52,850	53,436	586	3,697
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	64,406	59,990	57,515	62,528	5,013	2,538
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,576	66,622	68,652	2,030	2,076
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,211	77,706	495	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,177	XXX	XXX
12. Totals											8,128	8,464

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

1. Prior.....												
2. 2003.....												
3. 2004.....	XXX	16,371	11,705	12,862	13,320	15,379	15,929	15,534	15,571	15,369	(202)	(165)
4. 2005.....	XXX	XXX	38,173	27,811	29,464	34,118	37,886	33,698	33,633	34,018	385	320
5. 2006.....	XXX	XXX	XXX	79,752	56,050	65,785	70,551	65,940	67,543	66,915	(628)	975
6. 2007.....	XXX	XXX	XXX	XXX	92,205	77,759	86,252	87,169	85,127	84,075	(1,052)	(3,094)
7. 2008.....	XXX	XXX	XXX	XXX	XXX	80,188	88,384	92,747	93,147	92,412	(735)	(335)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	82,827	89,131	88,224	83,427	(4,797)	(5,704)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,620	93,903	90,723	(3,180)	3,103
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,128	99,731	10,603	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,496	XXX	XXX
12. Totals											394	(4,900)

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	174,906	205,413	200,496	191,409	191,465	183,048	165,124	137,162	138,081	137,504	(577)	342
2. 2003.....	113,725	108,492	102,564	108,298	103,187	101,583	100,089	94,116	95,323	94,450	(873)	334
3. 2004.....	XXX	122,188	108,553	113,844	112,053	110,010	104,496	97,033	95,272	95,757	485	(1,276)
4. 2005.....	XXX	XXX	136,820	119,240	120,607	124,919	118,616	107,649	105,458	104,750	(708)	(2,899)
5. 2006.....	XXX	XXX	XXX	172,789	154,530	153,786	157,641	138,378	133,175	128,360	(4,815)	(10,018)
6. 2007.....	XXX	XXX	XXX	XXX	178,495	177,151	153,861	138,158	135,230	135,055	(175)	(3,103)
7. 2008.....	XXX	XXX	XXX	XXX	XXX	237,513	199,563	188,340	176,499	168,884	(7,615)	(19,456)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	199,600	181,264	175,452	166,269	(9,183)	(14,995)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220,935	200,781	190,049	(10,732)	(30,886)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232,559	217,127	(15,432)	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,714	XXX	XXX
12. Totals											(49,625)	(81,957)

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**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 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior												
2. 2003												
3. 2004	XXX											
4. 2005	XXX	XXX										
5. 2006	XXX	XXX	XXX									
6. 2007	XXX	XXX	XXX	XXX								
7. 2008	XXX	XXX	XXX	XXX	XXX							
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior												
2. 2003												
3. 2004	XXX											
4. 2005	XXX	XXX										
5. 2006	XXX	XXX	XXX									
6. 2007	XXX	XXX	XXX	XXX								
7. 2008	XXX	XXX	XXX	XXX	XXX							
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior												
2. 2003												
3. 2004	XXX											
4. 2005	XXX	XXX										
5. 2006	XXX	XXX	XXX									
6. 2007	XXX	XXX	XXX	XXX								
7. 2008	XXX	XXX	XXX	XXX	XXX							
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	12,796	12,787	17,124	16,203	15,877	15,972	15,608	15,691	15,927	15,096	(831)	(595)
2. 2003	7,471	7,019	6,879	8,836	7,963	7,003	6,646	5,646	6,021	6,320	299	674
3. 2004	XXX	7,937	10,254	8,673	9,577	8,208	7,436	7,655	6,965	7,273	308	(382)
4. 2005	XXX	XXX	11,450	11,251	8,415	8,435	7,229	7,087	7,978	8,322	344	1,235
5. 2006	XXX	XXX	XXX	15,323	18,896	11,352	11,582	10,945	11,616	13,072	1,456	2,127
6. 2007	XXX	XXX	XXX	XXX	16,949	13,337	12,281	10,416	12,842	10,778	(2,064)	362
7. 2008	XXX	XXX	XXX	XXX	XXX	15,915	12,530	12,051	11,344	10,065	(1,279)	(1,986)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	13,640	13,010	12,623	9,166	(3,457)	(3,844)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,695	13,382	12,018	(1,364)	(2,677)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,548	13,223	(5,325)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,508	XXX	XXX
12. Totals											(11,913)	(5,086)

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

1. Prior												
2. 2003												
3. 2004	XXX											
4. 2005	XXX	XXX										
5. 2006	XXX	XXX	XXX									
6. 2007	XXX	XXX	XXX	XXX								
7. 2008	XXX	XXX	XXX	XXX	XXX							
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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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 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,403	4,787	5,064	277	661
2. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,996	17,923	(73)	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,993	XXX	XXX
4. Totals											204	661

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,947	7,402	7,997	595	(3,950)
2. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,237	169,852	(5,385)	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,676	XXX	XXX
4. Totals											(4,790)	(3,950)

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	146	208	62	79
2. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	101	(103)	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238	XXX	XXX
4. Totals											(41)	79

**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. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											XXX	XXX

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....												
2. 2003.....												
3. 2004.....	XXX											
4. 2005.....	XXX	XXX										
5. 2006.....	XXX	XXX	XXX									
6. 2007.....	XXX	XXX	XXX	XXX								
7. 2008.....	XXX	XXX	XXX	XXX	XXX							
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2012.....	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**

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

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		
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior	.000	2,440	3,542	4,094	5,864	5,930	5,944	5,948	5,947	5,947	5,206	2,205
2. 2003	60,865	75,147	77,364	78,054	78,500	78,899	78,899	78,964	79,032	79,029	20,523	3,939
3. 2004	XXX	71,359	87,656	89,631	90,204	90,532	90,557	90,595	90,780	90,781	31,644	5,913
4. 2005	XXX	XXX	81,417	103,258	106,219	107,149	107,586	107,788	108,170	108,202	22,325	4,604
5. 2006	XXX	XXX	XXX	80,676	104,295	108,895	109,543	110,377	110,735	110,875	20,499	4,405
6. 2007	XXX	XXX	XXX	XXX	116,009	137,862	140,234	141,499	142,138	142,419	26,806	5,827
7. 2008	XXX	XXX	XXX	XXX	XXX	156,874	182,129	185,306	187,125	188,084	38,328	8,513
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	184,686	223,018	227,254	228,666	40,429	6,565
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184,550	229,474	236,467	42,074	7,690
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,175	239,612	61,300	8,765
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	194,222	32,559	6,055

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

1. Prior	.000	16,659	24,962	29,853	31,510	31,924	32,524	32,316	32,400	32,374	8,817	2,357
2. 2003	31,647	53,302	64,809	70,260	73,468	75,148	75,713	75,895	76,112	76,138	18,158	3,118
3. 2004	XXX	37,327	63,055	74,256	82,081	85,389	86,579	87,014	87,251	87,420	18,945	3,136
4. 2005	XXX	XXX	46,123	74,660	89,702	97,658	101,144	102,678	103,450	104,677	19,169	3,349
5. 2006	XXX	XXX	XXX	46,254	78,273	92,637	103,260	106,912	109,778	110,050	19,235	3,477
6. 2007	XXX	XXX	XXX	XXX	52,960	88,164	105,162	115,720	119,660	121,321	21,186	3,857
7. 2008	XXX	XXX	XXX	XXX	XXX	57,726	99,405	120,268	131,448	137,896	22,353	4,109
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	63,940	108,559	133,910	148,949	24,486	4,475
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,677	121,590	153,495	27,413	5,114
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,343	134,321	27,931	5,010
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,469	20,765	3,601

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

1. Prior	.000	4,524	8,528	10,512	11,546	11,978	12,071	12,193	12,224	12,228	1,712	421
2. 2003	8,538	14,427	18,815	21,304	22,274	22,918	23,829	23,876	23,918	24,077	4,254	644
3. 2004	XXX	9,864	16,473	20,612	22,840	24,096	24,918	25,088	25,348	25,487	4,785	716
4. 2005	XXX	XXX	13,403	21,333	27,762	30,396	32,161	32,541	32,811	33,245	4,987	862
5. 2006	XXX	XXX	XXX	13,765	25,191	35,217	39,583	43,528	44,995	45,592	5,318	896
6. 2007	XXX	XXX	XXX	XXX	16,527	30,803	37,525	43,044	46,258	48,093	5,769	1,034
7. 2008	XXX	XXX	XXX	XXX	XXX	16,917	28,641	36,976	42,945	48,027	5,748	983
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	16,642	32,435	38,996	49,690	5,777	1,034
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,926	37,807	50,534	6,311	1,163
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,263	44,034	6,569	1,192
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,144	4,804	810

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

1. Prior	.000										3,471	355
2. 2003											4,166	531
3. 2004	XXX	3,519	7,908	10,077	11,471	12,193	12,759	13,226	13,422	13,603	4,435	715
4. 2005	XXX	XXX	7,848	18,572	23,853	26,280	28,497	29,315	29,576	30,511	4,714	770
5. 2006	XXX	XXX	XXX	15,845	37,544	48,732	54,167	56,428	60,168	60,646	5,442	826
6. 2007	XXX	XXX	XXX	XXX	20,795	46,743	60,268	67,584	71,018	74,511	5,733	806
7. 2008	XXX	XXX	XXX	XXX	XXX	21,612	47,890	60,863	69,952	76,259	5,547	863
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	19,514	45,596	56,929	62,988	4,845	726
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,521	44,150	57,275	4,959	763
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,820	47,641	4,438	780
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,704	2,219	499

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior	.000	30,594	59,960	81,933	99,765	114,755	123,183	128,913	132,318	134,734	8,479	4,877
2. 2003	48,493	63,197	69,003	76,901	80,538	85,457	88,161	89,898	91,618	92,736	8,493	2,977
3. 2004	XXX	44,323	66,903	74,844	81,888	85,928	88,841	90,856	92,735	93,626	9,084	3,163
4. 2005	XXX	XXX	46,428	69,266	77,487	84,757	90,542	93,985	96,321	99,095	7,876	2,786
5. 2006	XXX	XXX	XXX	60,909	91,057	98,731	106,066	110,586	116,407	118,090	8,306	2,893
6. 2007	XXX	XXX	XXX	XXX	63,359	93,426	105,677	115,191	117,655	121,101	8,796	3,091
7. 2008	XXX	XXX	XXX	XXX	XXX	88,624	121,926	132,865	141,840	149,032	10,631	3,538
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	80,097	113,524	124,155	132,164	9,976	3,461
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93,701	130,522	143,681	11,175	3,804
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,203	146,874	12,780	3,671
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,050	6,690	1,903

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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			
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1. Prior	.000												
2. 2003													
3. 2004	XXX												
4. 2005	XXX	XXX											
5. 2006	XXX	XXX	XXX										
6. 2007	XXX	XXX	XXX	XXX									
7. 2008	XXX	XXX	XXX	XXX	XXX								
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

1. Prior	.000												
2. 2003													
3. 2004	XXX												
4. 2005	XXX	XXX											
5. 2006	XXX	XXX	XXX										
6. 2007	XXX	XXX	XXX	XXX									
7. 2008	XXX	XXX	XXX	XXX	XXX								
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

1. Prior	.000											XXX	XXX
2. 2003												XXX	XXX
3. 2004	XXX											XXX	XXX
4. 2005	XXX	XXX										XXX	XXX
5. 2006	XXX	XXX	XXX									XXX	XXX
6. 2007	XXX	XXX	XXX	XXX								XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

1. Prior	.000	3,584	6,016	7,831	9,434	11,400	12,605	13,458	14,809	15,292	572	320
2. 2003	993	1,721	2,410	3,153	3,831	4,595	4,873	5,020	4,997	5,113	478	173
3. 2004	XXX	1,205	2,243	3,495	4,363	5,170	5,784	5,919	5,978	6,343	494	212
4. 2005	XXX	XXX	1,092	1,943	2,833	4,054	4,950	6,024	6,737	6,895	512	213
5. 2006	XXX	XXX	XXX	1,234	3,539	4,410	5,375	6,302	7,312	9,222	466	194
6. 2007	XXX	XXX	XXX	XXX	1,437	3,018	4,097	6,018	7,001	7,493	527	188
7. 2008	XXX	XXX	XXX	XXX	XXX	2,109	3,915	5,721	6,088	7,187	532	234
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,370	2,468	4,210	5,049	549	233
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,310	3,011	3,676	535	247
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,793	3,065	533	210
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,979	369	85

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

1. Prior	.000												
2. 2003													
3. 2004	XXX												
4. 2005	XXX	XXX											
5. 2006	XXX	XXX	XXX										
6. 2007	XXX	XXX	XXX	XXX									
7. 2008	XXX	XXX	XXX	XXX	XXX								
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
 EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	4,662	4,766	XXX	XXX
2. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,186	17,988	XXX	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,839	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	7,797	7,229	602,798	79,991
2. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164,284	171,088	119,143	17,106
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166,272	100,888	14,848

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	190	199	XXX	XXX
2. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	148	XXX	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	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. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior.....	.000										XXX	XXX
2. 2003.....											XXX	XXX
3. 2004.....	XXX										XXX	XXX
4. 2005.....	XXX	XXX									XXX	XXX
5. 2006.....	XXX	XXX	XXX								XXX	XXX
6. 2007.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2008.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2012.....	XXX	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**

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior.....	1,538	301	240	76	12					
2. 2003.....	8,438	1,392	218	115	33					
3. 2004.....	XXX	9,972	799	282	132					
4. 2005.....	XXX	XXX	9,214	1,332	340					
5. 2006.....	XXX	XXX	XXX	8,021	952	11				
6. 2007.....	XXX	XXX	XXX	XXX	7,975	20	16			
7. 2008.....	XXX	XXX	XXX	XXX	XXX	10,010	30	20		
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	12,302	46	19	
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,492	44	21
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,142	47
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,573

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

1. Prior.....	4,766	2,405	878	438	94	1		306		
2. 2003.....	11,813	3,712	1,384	847	377	7	1	229	1	1
3. 2004.....	XXX	14,957	5,993	2,388	1,061	21	36	307	1	1
4. 2005.....	XXX	XXX	22,203	8,086	2,584	46	113	325	2	1
5. 2006.....	XXX	XXX	XXX	29,267	10,291	2,154	209	315	4	2
6. 2007.....	XXX	XXX	XXX	XXX	32,102	10,078	2,776	321	6	4
7. 2008.....	XXX	XXX	XXX	XXX	XXX	33,168	12,624	392	14	6
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	39,647	5,218	102	18
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,891	5,344	104
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,551	5,707
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,830

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

1. Prior.....	2,092	1,044	379	209	45			58	56	
2. 2003.....	5,444	1,992	667	483	206	1		44	58	86
3. 2004.....	XXX	7,501	3,795	1,429	558	4	8	58	90	94
4. 2005.....	XXX	XXX	13,052	5,680	1,443	10	24	62	126	151
5. 2006.....	XXX	XXX	XXX	19,409	6,811	1,274	47	60	113	179
6. 2007.....	XXX	XXX	XXX	XXX	20,838	6,845	1,501	64	113	164
7. 2008.....	XXX	XXX	XXX	XXX	XXX	20,346	8,033	85	111	156
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	22,810	4,006	135	157
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,037	5,451	185
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,033	5,150
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,102

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

1. Prior.....										
2. 2003.....										
3. 2004.....	XXX	6,389	814	339	180	1,442	1,617	970	1,071	913
4. 2005.....	XXX	XXX	15,448	2,354	699	3,703	4,804	2,386	2,400	2,269
5. 2006.....	XXX	XXX	XXX	35,512	4,864	8,541	10,018	6,247	4,813	4,177
6. 2007.....	XXX	XXX	XXX	XXX	39,769	14,548	14,080	10,929	8,025	5,453
7. 2008.....	XXX	XXX	XXX	XXX	XXX	22,290	21,651	16,757	12,642	8,149
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	31,054	28,639	19,584	13,220
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,258	33,153	20,689
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,422	34,061
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,493

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	93,432	96,181	80,288	75,106	65,768	44,742	30,413	1,534	510	
2. 2003.....	36,444	24,013	13,591	16,070	10,440	9,625	8,030	1,125	1,019	394
3. 2004.....	XXX	44,439	21,105	18,476	18,216	15,142	9,602	1,840	1,121	789
4. 2005.....	XXX	XXX	58,490	27,911	21,255	22,386	15,423	3,019	1,879	894
5. 2006.....	XXX	XXX	XXX	71,335	41,434	23,392	24,428	4,448	3,119	1,508
6. 2007.....	XXX	XXX	XXX	XXX	71,822	49,041	19,895	6,508	4,296	2,363
7. 2008.....	XXX	XXX	XXX	XXX	XXX	95,106	38,555	13,183	6,496	3,341
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	69,386	32,642	13,197	5,076
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,295	33,115	10,263
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,912	26,130
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,254

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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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior										
2. 2003										
3. 2004	XXX									
4. 2005	XXX	XXX								
5. 2006	XXX	XXX	XXX							
6. 2007	XXX	XXX	XXX	XXX						
7. 2008	XXX	XXX	XXX	XXX	XXX					
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2003										
3. 2004	XXX									
4. 2005	XXX	XXX								
5. 2006	XXX	XXX	XXX							
6. 2007	XXX	XXX	XXX	XXX						
7. 2008	XXX	XXX	XXX	XXX	XXX					
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2012	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. 2003										
3. 2004	XXX									
4. 2005	XXX	XXX								
5. 2006	XXX	XXX	XXX							
6. 2007	XXX	XXX	XXX	XXX						
7. 2008	XXX	XXX	XXX	XXX	XXX					
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	3,966	4,141	6,240	4,505	2,686	2,157	1,439	640	511	
2. 2003	3,370	2,543	2,625	2,897	2,041	707	691	356	535	459
3. 2004	XXX	4,880	6,290	3,343	3,019	1,241	676	479	554	459
4. 2005	XXX	XXX	7,966	6,971	3,631	2,012	1,257	654	794	505
5. 2006	XXX	XXX	XXX	9,888	11,469	3,842	2,791	1,348	1,165	767
6. 2007	XXX	XXX	XXX	XXX	10,665	6,306	2,401	1,758	2,006	939
7. 2008	XXX	XXX	XXX	XXX	XXX	10,535	5,216	4,010	2,815	1,763
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	8,618	5,012	6,420	2,513
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,710	7,022	5,630
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,123	6,224
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,679

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

1. Prior										
2. 2003										
3. 2004	XXX									
4. 2005	XXX	XXX								
5. 2006	XXX	XXX	XXX							
6. 2007	XXX	XXX	XXX	XXX						
7. 2008	XXX	XXX	XXX	XXX	XXX					
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY  
**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,658	26	3
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,687	33
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,704

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,787	1,579	721
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,127	866
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,143

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90		
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior										
2. 2003										
3. 2004	XXX									
4. 2005	XXX	XXX								
5. 2006	XXX	XXX	XXX							
6. 2007	XXX	XXX	XXX	XXX						
7. 2008	XXX	XXX	XXX	XXX	XXX					
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2012	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**

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	5,244	2,036	2,048	2,564	2,468	3,311	3,309	4,575	4,651	5,206
2. 2003	17,246	20,201	20,401	20,440	20,459	20,470	20,473	20,475	20,479	20,523
3. 2004	XXX	26,787	31,244	31,480	31,530	31,566	31,566	31,570	31,577	31,644
4. 2005	XXX	XXX	18,334	21,919	22,170	22,222	22,239	22,248	22,256	22,325
5. 2006	XXX	XXX	XXX	16,290	20,091	20,347	20,395	20,424	20,429	20,499
6. 2007	XXX	XXX	XXX	XXX	21,916	26,329	26,601	26,671	26,695	26,806
7. 2008	XXX	XXX	XXX	XXX	XXX	31,705	37,690	38,093	38,188	38,328
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	33,667	39,804	40,218	40,429
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,169	41,104	42,074
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,128	61,300
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,559

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	390	136	55	35	12	6	3	3	1	1
2. 2003	3,582	275	73	27	18	7	6	7	6	5
3. 2004	XXX	4,244	273	83	43	14	15	10	3	1
4. 2005	XXX	XXX	3,112	285	78	34	27	22	11	10
5. 2006	XXX	XXX	XXX	3,436	299	80	46	17	9	3
6. 2007	XXX	XXX	XXX	XXX	3,814	294	87	34	17	9
7. 2008	XXX	XXX	XXX	XXX	XXX	4,843	398	142	56	18
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	4,869	501	124	44
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,143	893	118
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,383	806
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,549

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	779	76	23	20	3,599	3	1			7,412
2. 2003	23,228	24,273	24,344	24,357	24,364	24,367	24,369	24,372	24,375	24,467
3. 2004	XXX	35,295	37,333	37,408	37,435	37,445	37,447	37,448	37,448	37,558
4. 2005	XXX	XXX	25,026	26,707	26,787	26,801	26,811	26,816	26,816	26,939
5. 2006	XXX	XXX	XXX	22,938	24,654	24,728	24,754	24,757	24,758	24,907
6. 2007	XXX	XXX	XXX	XXX	30,205	32,278	32,398	32,431	32,439	32,642
7. 2008	XXX	XXX	XXX	XXX	XXX	43,576	46,418	46,632	46,658	46,859
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	43,708	46,664	46,766	47,038
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,176	49,457	49,882
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,540	70,871
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,163

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY  
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	12,099	8,433	7,992	7,995	7,552	7,555	7,769	8,028	8,487	8,817
2. 2003	11,919	16,672	17,566	17,907	18,045	18,114	18,136	18,145	18,156	18,158
3. 2004	XXX	12,458	17,540	18,406	18,730	18,868	18,914	18,931	18,940	18,945
4. 2005	XXX	XXX	13,019	17,769	18,632	18,951	19,091	19,136	19,158	19,169
5. 2006	XXX	XXX	XXX	12,927	17,869	18,728	19,056	19,155	19,212	19,235
6. 2007	XXX	XXX	XXX	XXX	14,335	19,856	20,680	20,978	21,118	21,186
7. 2008	XXX	XXX	XXX	XXX	XXX	15,267	21,017	21,900	22,229	22,353
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	16,780	22,980	24,065	24,486
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,943	26,182	27,413
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,523	27,931
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,765

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	2,390	970	497	231	133	73	34	25	18	11
2. 2003	6,362	1,517	604	249	115	46	25	16	5	3
3. 2004	XXX	6,346	1,412	523	228	94	43	25	13	8
4. 2005	XXX	XXX	5,837	1,453	539	219	84	38	19	8
5. 2006	XXX	XXX	XXX	6,113	1,438	513	196	107	47	23
6. 2007	XXX	XXX	XXX	XXX	6,376	1,408	538	250	110	46
7. 2008	XXX	XXX	XXX	XXX	XXX	6,687	1,489	583	263	126
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	7,412	1,828	703	312
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,512	1,990	723
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,472	2,125
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,500

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,487	248	70	25	9,448	1	1	1		11,185
2. 2003	19,575	21,047	21,202	21,252	21,269	21,276	21,278	21,279	21,279	21,279
3. 2004	XXX	20,282	21,857	22,018	22,069	22,082	22,087	22,088	22,089	22,089
4. 2005	XXX	XXX	20,747	22,297	22,457	22,502	22,518	22,524	22,526	22,526
5. 2006	XXX	XXX	XXX	20,879	22,492	22,655	22,715	22,731	22,735	22,735
6. 2007	XXX	XXX	XXX	XXX	22,929	24,844	25,030	25,066	25,082	25,089
7. 2008	XXX	XXX	XXX	XXX	XXX	24,399	26,343	26,507	26,572	26,588
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	26,965	28,984	29,187	29,273
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,616	32,972	33,250
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,412	35,066
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,866

**ANNUAL STATEMENT FOR THE YEAR 2012 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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,195	250	136	90	160	354	524	883	1,396	1,712
2. 2003	2,877	3,909	4,108	4,181	4,215	4,231	4,249	4,252	4,253	4,254
3. 2004	XXX	3,166	4,410	4,612	4,707	4,750	4,772	4,778	4,783	4,785
4. 2005	XXX	XXX	3,392	4,584	4,798	4,901	4,957	4,970	4,978	4,987
5. 2006	XXX	XXX	XXX	3,516	4,870	5,144	5,240	5,294	5,309	5,318
6. 2007	XXX	XXX	XXX	XXX	3,792	5,275	5,566	5,689	5,743	5,769
7. 2008	XXX	XXX	XXX	XXX	XXX	3,927	5,370	5,569	5,685	5,748
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	3,847	5,373	5,641	5,777
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,300	5,954	6,311
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,828	6,569
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,804

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	479	218	111	54	25	13	6	1	2	1
2. 2003	1,357	343	162	95	42	26	7	4	3	2
3. 2004	XXX	1,577	373	196	82	38	15	11	5	2
4. 2005	XXX	XXX	1,533	418	202	98	36	20	16	6
5. 2006	XXX	XXX	XXX	1,774	498	192	101	36	25	13
6. 2007	XXX	XXX	XXX	XXX	1,904	548	224	108	51	23
7. 2008	XXX	XXX	XXX	XXX	XXX	1,788	468	235	113	47
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	2,015	549	252	121
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,320	649	258
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,364	585
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,952

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	359	49	24	(3)	175	1				2,134
2. 2003	4,503	4,827	4,882	4,904	4,898	4,898	4,900	4,900	4,900	4,900
3. 2004	XXX	5,049	5,434	5,488	5,497	5,500	5,500	5,502	5,503	5,503
4. 2005	XXX	XXX	5,362	5,776	5,841	5,850	5,852	5,849	5,854	5,855
5. 2006	XXX	XXX	XXX	5,733	6,164	6,211	6,224	6,224	6,229	6,227
6. 2007	XXX	XXX	XXX	XXX	6,222	6,739	6,798	6,818	6,823	6,826
7. 2008	XXX	XXX	XXX	XXX	XXX	6,261	6,728	6,773	6,776	6,778
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	6,446	6,883	6,920	6,932
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,283	7,666	7,732
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,952	8,346
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,566

ANNUAL STATEMENT FOR THE YEAR 2012 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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	2,825	1,057	779	773	733	698	1,198	1,991	2,893	3,471
2. 2003	1,365	3,441	3,850	3,998	4,080	4,123	4,148	4,155	4,157	4,166
3. 2004	XXX	1,445	3,763	4,159	4,288	4,345	4,381	4,409	4,425	4,435
4. 2005	XXX	XXX	1,490	3,916	4,413	4,551	4,647	4,686	4,699	4,714
5. 2006	XXX	XXX	XXX	1,793	4,532	5,061	5,278	5,379	5,418	5,442
6. 2007	XXX	XXX	XXX	XXX	1,797	4,818	5,380	5,579	5,671	5,733
7. 2008	XXX	XXX	XXX	XXX	XXX	1,948	4,715	5,233	5,427	5,547
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,677	4,182	4,668	4,845
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,068	4,498	4,959
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,304	4,438
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,219

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,041	569	360	247	163	133	112	97	83	68
2. 2003	2,623	727	347	208	128	83	60	53	51	43
3. 2004	XXX	2,958	708	314	189	130	88	62	47	37
4. 2005	XXX	XXX	3,153	817	346	213	117	80	67	54
5. 2006	XXX	XXX	XXX	3,521	954	453	245	141	106	80
6. 2007	XXX	XXX	XXX	XXX	3,783	1,000	459	281	187	125
7. 2008	XXX	XXX	XXX	XXX	XXX	3,570	1,009	501	316	198
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	3,179	850	373	206
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,018	877	449
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,688	935
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,480

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	513	40	22	4	727	1	1			3,894
2. 2003	4,241	4,677	4,721	4,734	4,737	4,738	4,739	4,739	4,739	4,740
3. 2004	XXX	4,700	5,139	5,173	5,184	5,187	5,183	5,186	5,187	5,187
4. 2005	XXX	XXX	4,970	5,471	5,510	5,525	5,534	5,538	5,538	5,538
5. 2006	XXX	XXX	XXX	5,710	6,269	6,329	6,341	6,342	6,348	6,348
6. 2007	XXX	XXX	XXX	XXX	5,950	6,583	6,643	6,664	6,664	6,664
7. 2008	XXX	XXX	XXX	XXX	XXX	5,963	6,523	6,580	6,601	6,608
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	5,218	5,733	5,763	5,777
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,519	6,118	6,171
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,600	6,153
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,198

**ANNUAL STATEMENT FOR THE YEAR 2012 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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	6,212	5,845	6,308	6,527	6,754	6,910	7,255	8,052	8,602	8,479
2. 2003	5,481	7,455	7,813	8,048	8,167	8,301	8,373	8,420	8,460	8,493
3. 2004	XXX	5,954	8,144	8,556	8,787	8,918	8,979	9,022	9,058	9,084
4. 2005	XXX	XXX	5,084	7,014	7,382	7,570	7,717	7,793	7,847	7,876
5. 2006	XXX	XXX	XXX	5,351	7,396	7,782	8,010	8,147	8,242	8,306
6. 2007	XXX	XXX	XXX	XXX	5,508	7,909	8,382	8,602	8,718	8,796
7. 2008	XXX	XXX	XXX	XXX	XXX	7,157	9,778	10,235	10,459	10,631
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	6,807	9,333	9,723	9,976
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,080	10,555	11,175
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,748	12,780
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,690

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	2,434	2,200	2,898	1,840	712	532	347	201	168	80
2. 2003	2,995	817	482	275	215	131	104	79	69	50
3. 2004	XXX	3,228	843	436	246	135	105	74	48	43
4. 2005	XXX	XXX	2,643	774	463	318	168	114	90	87
5. 2006	XXX	XXX	XXX	2,846	850	466	306	213	135	145
6. 2007	XXX	XXX	XXX	XXX	3,132	937	468	243	165	139
7. 2008	XXX	XXX	XXX	XXX	XXX	3,333	977	517	316	183
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	3,276	882	531	317
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,449	1,209	536
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,819	1,049
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,885

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,069	1,174	1,562	412	9,684	286	146	76	35	13,436
2. 2003	9,683	10,804	11,045	11,161	11,264	11,339	11,405	11,445	11,485	11,520
3. 2004	XXX	10,485	11,751	11,980	12,092	12,157	12,202	12,241	12,261	12,290
4. 2005	XXX	XXX	9,064	10,178	10,418	10,545	10,604	10,653	10,698	10,749
5. 2006	XXX	XXX	XXX	9,477	10,688	10,941	11,091	11,196	11,252	11,344
6. 2007	XXX	XXX	XXX	XXX	10,063	11,471	11,755	11,867	11,936	12,026
7. 2008	XXX	XXX	XXX	XXX	XXX	12,318	13,914	14,164	14,259	14,352
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	11,929	13,355	13,619	13,754
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,515	15,226	15,515
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,835	17,500
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,478

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 2012 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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	215	161	255	349	441	514	508	537	594	572
2. 2003	263	388	413	435	446	459	469	474	477	478
3. 2004	XXX	299	403	434	456	468	483	487	491	494
4. 2005	XXX	XXX	295	414	444	465	479	496	508	512
5. 2006	XXX	XXX	XXX	269	376	412	427	446	458	466
6. 2007	XXX	XXX	XXX	XXX	298	442	471	499	517	527
7. 2008	XXX	XXX	XXX	XXX	XXX	313	464	507	518	532
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	338	478	516	549
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	332	497	535
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	533
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	266	137	104	88	65	40	25	23	18	6
2. 2003	174	71	41	33	30	21	15	5	5	5
3. 2004	XXX	169	77	50	32	24	19	16	12	8
4. 2005	XXX	XXX	156	77	47	35	26	19	12	11
5. 2006	XXX	XXX	XXX	145	90	57	52	45	105	102
6. 2007	XXX	XXX	XXX	XXX	157	79	64	39	44	33
7. 2008	XXX	XXX	XXX	XXX	XXX	190	99	42	39	20
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	230	116	80	54
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	118	63
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201	100
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214

**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
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	128	65	47	28	727	17	6	10	4	898
2. 2003	483	582	604	624	637	642	651	650	653	656
3. 2004	XXX	522	642	662	676	688	700	708	713	714
4. 2005	XXX	XXX	528	655	680	700	714	725	732	736
5. 2006	XXX	XXX	XXX	474	586	616	648	671	753	762
6. 2007	XXX	XXX	XXX	XXX	510	652	695	710	742	748
7. 2008	XXX	XXX	XXX	XXX	XXX	589	730	756	772	786
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	653	778	815	836
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	647	814	845
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	723	843
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	668

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 5T - Warranty - Section 1

**N O N E**

Schedule P - Part 5T - Warranty - Section 2

**N O N E**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2012 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	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior.....	24,871	6									
2. 2003.....	34,649	66,648	66,603	66,603	66,603	66,603	66,603	66,603	66,603	66,603	
3. 2004.....	XXX	40,487	76,003	75,994	75,994	75,994	75,994	75,994	75,994	75,994	
4. 2005.....	XXX	XXX	44,089	83,757	83,704	83,704	83,704	83,704	83,704	83,704	
5. 2006.....	XXX	XXX	XXX	49,077	91,895	91,849	91,849	91,849	91,849	91,849	
6. 2007.....	XXX	XXX	XXX	XXX	50,059	93,362	93,180	93,180	93,180	93,180	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	51,952	95,927	95,623	95,621	95,621	
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	54,893	101,607	101,396	101,383	(13)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,919	110,091	109,977	(114)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,412	118,860	55,448
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,070	69,070
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,391
13. Earned Premiums (Sch P-Pt. 1)	59,519	72,492	79,560	88,736	92,824	95,208	98,686	105,329	114,372	124,391	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	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior.....	7,292	1									
2. 2003.....	10,159	16,683	16,680	16,680	16,680	16,680	16,680	16,680	16,680	16,680	
3. 2004.....	XXX	8,255	10,979	10,978	10,978	10,978	10,978	10,978	10,978	10,978	
4. 2005.....	XXX	XXX	3,382	6,425	6,421	6,421	6,421	6,421	6,421	6,421	
5. 2006.....	XXX	XXX	XXX	3,764	7,211	7,208	7,208	7,208	7,208	7,208	
6. 2007.....	XXX	XXX	XXX	XXX	4,030	7,170	7,158	7,158	7,158	7,158	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	3,767	6,642	6,624	6,624	6,624	
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	3,589	6,333	6,321	6,321	
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,461	6,274	6,267	(7)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,485	6,538	3,053
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,803	3,803
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,849
13. Earned Premiums (Sch P-Pt. 1)	17,451	14,780	6,102	6,806	7,472	6,903	6,453	6,186	6,286	6,849	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	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior.....	24,041	(101)	(12)								
2. 2003.....	32,236	63,316	62,943	62,932	62,918	62,918	62,918	62,918	62,918	62,918	
3. 2004.....	XXX	38,662	73,977	74,117	74,073	74,073	74,073	74,073	74,073	74,073	
4. 2005.....	XXX	XXX	46,155	89,688	90,318	90,287	90,287	90,287	90,287	90,287	
5. 2006.....	XXX	XXX	XXX	57,548	107,642	107,349	107,347	107,347	107,347	107,347	
6. 2007.....	XXX	XXX	XXX	XXX	68,752	119,265	118,347	118,342	118,342	118,342	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	70,331	117,264	115,322	115,322	115,322	
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	67,301	112,895	111,870	111,861	(9)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,584	120,726	119,818	(908)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,438	124,899	55,461
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,811	67,811
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,355
13. Earned Premiums (Sch P-Pt. 1)	56,276	69,641	81,086	101,210	119,419	120,521	113,314	112,232	120,555	122,355	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	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior.....	24,041	(73)	(6)								
2. 2003.....	32,236	54,679	54,511	54,510	54,509	54,509	54,509	54,509	54,509	54,509	
3. 2004.....	XXX	27,918	43,880	43,892	43,888	43,888	43,888	43,888	43,888	43,888	
4. 2005.....	XXX	XXX	20,861	24,647	24,704	24,701	24,701	24,701	24,701	24,701	
5. 2006.....	XXX	XXX	XXX	5,004	9,571	9,546	9,546	9,546	9,546	9,546	
6. 2007.....	XXX	XXX	XXX	XXX	6,268	10,563	10,493	10,493	10,493	10,493	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	5,981	9,555	9,423	9,423	9,423	
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	5,125	8,227	8,162	8,162	
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,666	7,996	7,936	(60)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,434	8,104	3,670
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,485	4,485
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,095
13. Earned Premiums (Sch P-Pt. 1)	56,276	50,289	36,649	8,801	10,888	10,248	8,629	7,636	7,698	8,095	XXX

**ANNUAL STATEMENT FOR THE YEAR 2012 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		
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior.....	91,943	80	(5)									
2. 2003.....	116,235	231,755	232,240	232,201	232,200	232,200	232,200	232,200	232,200	232,200	232,200	
3. 2004.....	XXX	131,748	254,478	255,217	255,210	255,210	255,210	255,210	255,210	255,210	255,210	
4. 2005.....	XXX	XXX	133,084	258,732	259,571	259,504	259,504	259,504	259,504	259,504	259,504	
5. 2006.....	XXX	XXX	XXX	137,161	262,886	262,462	262,459	262,458	262,458	262,458	262,458	
6. 2007.....	XXX	XXX	XXX	XXX	139,675	260,090	259,250	259,238	259,237	259,237	259,237	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	137,787	253,283	251,457	251,446	251,444	251,444	(2)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	137,119	255,180	253,852	253,823	253,823	(29)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,134	275,445	274,984	274,984	(461)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,303	298,691	298,691	144,388
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167,553	167,553
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	311,449
13. Earned Premiums (Sch P-Pt. 1)	208,178	247,348	256,294	263,509	266,231	257,710	251,772	261,355	283,274	311,449	XXX	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		
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior.....	7,123	6										
2. 2003.....	9,322	19,174	19,222	19,218	19,218	19,218	19,218	19,218	19,218	19,218	19,218	
3. 2004.....	XXX	11,452	23,671	23,745	23,744	23,744	23,744	23,744	23,744	23,744	23,744	
4. 2005.....	XXX	XXX	13,225	25,797	25,886	25,878	25,878	25,878	25,878	25,878	25,878	
5. 2006.....	XXX	XXX	XXX	13,673	27,018	26,975	26,975	26,975	26,975	26,975	26,975	
6. 2007.....	XXX	XXX	XXX	XXX	14,736	26,823	26,741	26,740	26,740	26,740	26,740	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	13,794	25,013	24,837	24,836	24,833	24,833	(3)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	13,306	24,682	24,551	24,548	24,548	(3)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,953	26,774	26,723	26,723	(51)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,135	30,996	30,996	15,861
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,410	18,410
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,214
13. Earned Premiums (Sch P-Pt. 1)	16,446	21,311	25,492	26,315	28,169	25,832	24,444	25,152	27,824	34,214	XXX	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		
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior.....	6,845	11	(1)									
2. 2003.....	9,067	17,435	17,482	17,460	17,460	17,460	17,460	17,460	17,460	17,460	17,460	
3. 2004.....	XXX	10,722	20,935	21,222	21,224	21,224	21,224	21,224	21,224	21,224	21,224	
4. 2005.....	XXX	XXX	12,897	25,416	25,631	25,629	25,629	25,629	25,629	25,629	25,629	
5. 2006.....	XXX	XXX	XXX	14,916	28,861	28,772	28,771	28,771	28,771	28,771	28,771	
6. 2007.....	XXX	XXX	XXX	XXX	16,877	30,490	30,137	30,137	30,136	30,136	30,136	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	18,023	31,821	31,431	31,428	31,428	31,428	
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	19,558	35,481	35,273	35,273	35,273	
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,106	41,784	41,608	41,608	(176)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,390	48,494	48,494	23,104
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,966	27,966
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,894
13. Earned Premiums (Sch P-Pt. 1)	15,911	19,101	23,155	27,701	31,039	31,546	33,002	37,638	44,857	50,894	XXX	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		
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior.....	773	2										
2. 2003.....	1,024	2,383	2,393	2,388	2,388	2,388	2,388	2,388	2,388	2,388	2,388	
3. 2004.....	XXX	1,741	3,866	3,939	3,940	3,940	3,940	3,940	3,940	3,940	3,940	
4. 2005.....	XXX	XXX	2,684	5,847	5,914	5,913	5,913	5,913	5,913	5,913	5,913	
5. 2006.....	XXX	XXX	XXX	3,768	8,117	8,082	8,081	8,081	8,081	8,081	8,081	
6. 2007.....	XXX	XXX	XXX	XXX	5,263	10,636	10,463	10,463	10,463	10,463	10,463	
7. 2008.....	XXX	XXX	XXX	XXX	XXX	7,114	13,885	13,667	13,665	13,665	13,665	
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	9,598	18,493	18,372	18,372	18,372	
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,349	23,811	23,705	23,705	(106)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,789	28,511	28,511	13,722
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,609	16,609
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,225
13. Earned Premiums (Sch P-Pt. 1)	1,797	3,101	4,819	6,998	9,680	12,451	16,195	21,025	26,128	30,225	XXX	XXX

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

**N O N E**

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

**N O N E**

Schedule P - Part 6M - International - Section 1

**N O N E**

Schedule P - Part 6M - International - Section 2

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2012 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 2003 .....		
1.603 2004 .....		
1.604 2005 .....		
1.605 2006 .....		
1.606 2007 .....		
1.607 2008 .....		
1.608 2009 .....		
1.609 2010 .....		
1.610 2011 .....		
1.611 2012 .....		
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 ..... | 861 |
| 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.)

Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2012, the Company ceded 100% of the following coverages to Auto-Owners: 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. ....

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

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
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	CAN					
58. Aggregate Other Alien	OT					
59. Total						

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
.0280	Auto-Owners Insurance Group	18988	38-0315280				Auto-Owners Insurance Company	ML	UDP					
.0280	Auto-Owners Insurance Group	61190	38-1814333				Auto-Owners Life Insurance Company	ML	JA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	
.0280	Auto-Owners Insurance Group	26638	38-2448613				Home-Owners Insurance Company	ML	JA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	
.0280	Auto-Owners Insurance Group	32700	34-1172650				Owners Insurance Company	OH		Auto-Owners Insurance Company	Ownership	99.970	Auto-Owners Insurance Company	
.0280	Auto-Owners Insurance Group	32905	35-1370824				Property-Owners Insurance Company	JN	JA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	
.0280	Auto-Owners Insurance Group	10190	59-3265407				Southern-Owners Insurance Company	ML	JA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	
.0280	Auto-Owners Insurance Group		84-0882220				Lake Country Corporation	ML	N/A	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	

Asterisk	Explanation
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# ANNUAL STATEMENT FOR THE YEAR 2012 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
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
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
<b>AUGUST FILING</b>	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? .....	YES

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

<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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
<b>AUGUST FILING</b>	
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	

12. SIS Stockholder Information Supplement [Document Identifier 420]	
13. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
15. Supplement A to Schedule T [Document Identifier 455]	
16. Trusteed Surplus Statement [Document Identifier 490]	
17. Premiums Attributed to Protected Cells [Document Identifier 385]	
18. Reinsurance Summary Supplemental Filing [Document Identifier 401]	
19. Medicare Part D Coverage Supplement [Document Identifier 365]	
22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	
23. Bail Bond Supplement [Document Identifier 500]	
25. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

26. Relief from the one-year cooling off period for independent CPA  
[Document Identifier 225]



27. Relief from the Requirements for Audit Committees [Document Identifier 226]



28. Credit Insurance Experience Exhibit [Document Identifier 230]



29. Long-Term Care Experience Reporting Forms [Document Identifier 306]



30. Accident and Health Policy Experience Exhibit [Document Identifier 210]



31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



32. Supplemental Health Care Exhibit's Expense Allocation Report  
[Document Identifier 217]



**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. IGA Special Assessment .....	634,498		634,498	604,532
2597. Summary of remaining write-ins for Line 25 from overflow page	634,498		634,498	604,532



SUPPLEMENT FOR THE YEAR 2012 OF THE OWNERS INSURANCE COMPANY

# DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2012  
(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 of In Force Policies	
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: ..... \$ .....1,263,246  
 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 of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ .....29,322	\$ .....933,408	\$ .....167,073	\$ .....167,073	..... %	.....100.0 %

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