



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013
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 Country of Domicile	Ohio			State of Domicile or Port of Entry United States of America		Ohio
Incorporated/Organized	05/13/1975			Commenced Business	12/31/1975	
Statutory Home Office	2325 North Cole Street (Street and Number)			Lima, OH, US 45801-2305 (City or Town, State, Country and Zip Code)		
Main Administrative Office	6101 Anacapri Boulevard (Street and Number)			517-323-1200 (Area Code) (Telephone Number)		
	Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)					
Mail Address	P.O. Box 30660 (Street and Number or P.O. Box)			Lansing, MI, US 48909-8160 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	6101 Anacapri Boulevard (Street and Number)			517-323-1200 (Area Code) (Telephone Number)		
	Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)					
Internet Website Address	www.auto-owners.com					
Statutory Statement Contact	Paul Ray Otto (Name)			517-323-1200 (Area Code) (Telephone Number)		
	aoacctg@acins.com (E-mail Address)			517-323-8796 (FAX Number)		

OFFICERS

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

OTHER

Jeffrey Scott Tagsold	President	Rodney Jay Rupp	Executive Vice President	Katherine Maidlow Noir	First Vice President #
Robert Irwin Buchanan	Sr. Vice President	Carolyn Burroughs Muller	Sr. Vice President #	Jonathan Robert Riekse	Sr. Vice President
Kenneth Richard Schroeder	Sr. Vice President	James Craig Schumacher	Sr. Vice President #	Daniel Jerome Thelen	Sr. Vice President
Ian Robert Ward	Sr. Vice President				

DIRECTORS OR TRUSTEES

Jeffrey Francis Harrold (CHM)	Herman Joseph Arends	Daniel Jerome Thelen #
Jeffrey Scott Tagsold	William Finch Woodbury	John William Abbott
Rodney Jay Rupp	Stuart Roy Birn	James Franklin Anderton IV
Ronald Herman Simon	Gregg Lynn Cornell	Mark Edward Hooper
Roger Lee Looyenga	Katherine Maidlow Noirot	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.

Jeffrey S. Taggart
Jeffrey Scott Taggart

Jeffrey Scott Taggert
President

William Finch Woodbury

William Finch Woodbury
Senior Vice President, Secretary & General
Counsel

Eileen Kay Fhaner
Senior Vice President, Treasurer & CEO

Subscribed and sworn to before me this
23 day of January, 2014

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

Meredith F. Kretschman
Notary
10/21/2017

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2013

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	419,260	396,149		220,720	42,227	26,103	2,975	(575)	(2,462)	258	.77,374	15,728
2.1 Allied lines	436,366	410,553		227,568	88,171	(146,690)	39,478	6,335	(13,208)	3,861	.81,121	.16,370
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	26,913,596	26,766,896		13,208,171	13,388,424	10,329,209	3,955,165	187,583	(177,379)	488,600	5,164,969	1,009,633
5.1 Commercial multiple peril (non-liability portion)	15,763,834	14,058,447		8,140,055	6,652,674	4,963,968	3,801,362	317,504	316,534	621,497	2,965,119	591,355
5.2 Commercial multiple peril (liability portion)	10,930,131	11,750,858		4,788,685	3,889,083	2,893,497	14,495,051	1,577,724	2,293,468	11,826,812	2,107,536	410,034
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,420,777	2,468,249		1,163,448	1,152,312	1,224,563	149,646	5,843	8,554	12,272	473,013	.90,813
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	136,381	137,908		64,591		22	22					26,111
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 plan premium (b)												
16. Workers' compensation	2,394,574	2,342,271		1,019,327	704,877	1,591,372	4,972,438	57,456	125,598	436,819	254,718	143,211
17.1 Other Liability - occurrence	2,708,467	2,540,974		1,280,594	711,011	1,789,192	2,880,478	248,410	461,867	1,430,483	501,815	101,604
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	10,027,028	9,964,359		3,666,669	8,224,663	9,308,579	9,462,459	362,110	636,172	1,450,296	1,702,994	376,508
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	6,380,640	6,189,153		3,086,572	4,138,197	4,283,837	4,901,714	384,434	460,432	761,559	1,031,376	239,675
21.1 Private passenger auto physical damage	10,320,049	10,499,195		3,671,303	5,731,839	5,727,444	41,008	29,315	28,737	38,725	1,762,325	387,147
21.2 Commercial auto physical damage	4,212,951	4,113,573		2,055,059	2,545,375	2,401,936	31,272	85,403	80,837	17,537	675,413	158,044
22. Aircraft (all perils)												
23. Fidelity	61,577	62,662		30,648	(2,308)	149,868	164,511	9,268	16,733	9,497	.11,733	2,310
24. Surety												
26. Burglary and theft	27,591	27,717		14,357		(109)	1,191		(49)	84	5,323	1,035
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	93,153,221	91,728,965		42,637,767	47,266,545	44,542,792	44,898,770	3,270,812	4,235,835	17,098,301	16,840,941	3,548,584
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2013

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	222,107	208,795		115,975	197,786	195,877	6,192	4,635	5,010	793	38,733	5,006
2.1 Allied lines	356,529	328,119		178,955	132,828	107,751	39,118	9	(1,785)	3,881	62,582	8,036
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	10,233,350	9,977,454		5,032,263	5,115,765	5,305,780	1,647,885	337,461	360,336	200,111	1,955,843	230,658
5.1 Commercial multiple peril (non-liability portion)	7,782,804	7,236,364		3,946,303	4,335,330	3,808,016	1,307,860	478,248	364,188	140,418	1,346,624	175,423
5.2 Commercial multiple peril (liability portion)	6,002,914	6,595,322		2,880,412	4,446,324	(1,463,660)	5,718,231	1,647,516	(1,888,518)	5,008,172	1,061,587	135,305
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,111,586	1,064,331		561,518	210,354	216,935	36,268	1,165	883	2,616	202,508	25,055
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	50,174	49,811		27,047		8	8				9,346	1,131
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 plan premium (b)												
16. Workers' compensation	1,038,654	898,733	7,643	491,056	429,645	1,354,687	2,122,607	64,981	113,215	139,187	110,485	23,411
17.1 Other Liability - occurrence	1,606,797	1,546,058		859,748	675,409	308,213	941,377	96,461	83,738	635,522	271,210	36,217
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	3,482,936	3,578,788		1,663,858	2,302,507	1,264,301	1,553,898	175,717	51,498	247,386	610,122	.83,290
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	6,999,485	6,951,685		3,507,444	4,676,246	7,089,126	8,561,537	634,382	1,066,820	1,313,678	1,111,399	166,473
21.1 Private passenger auto physical damage	2,161,955	2,260,654		1,004,826	1,225,299	1,192,765	.90,565	10,849	8,145	.14,006	379,199	.51,768
21.2 Commercial auto physical damage	2,818,925	2,853,956		1,406,192	1,389,569	1,210,954	.45,360	24,747	.16,698	.14,505	444,350	.67,086
22. Aircraft (all perils)												
23. Fidelity	83,974	81,241		39,022	31,940	14,924	22,672	.4	(4,362)	2,306	14,873	1,893
24. Surety												
26. Burglary and theft	26,094	27,326		15,090	8,767	8,677	(495)		(56)	.84	4,645	1,488
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	43,978,284	43,658,636	7,643	21,729,709	25,177,768	20,614,356	22,093,083	3,476,174	175,811	7,722,664	7,623,504	1,012,239
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2013

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	48,576	41,453		.29,893	5,000	390,246	.385,575	189	20,843	20,675	8,081	1,629	
2.1 Allied lines	70,373	60,173		.39,798		50,634	.54,219		4,858	5,165	11,441	2,361	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	5,776,856	4,802,229		3,171,818	2,356,218	2,233,395	.309,245	.60,582	.46,827	.35,632	956,553	193,774	
5.2 Commercial multiple peril (liability portion)	1,349,817	1,475,653		719,913	219,054	(6,979)	1,796,940	.66,871	.30,183	1,421,015	230,358	.45,277	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	314,882	270,255			182,001	290,338	293,530	11,763	3,316	4,400	1,646	.55,280	.10,562
10. Financial guaranty												119,006	3,679
11. Medical professional liability													
12. Earthquake	109,671	93,522			.64,990		17	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 plan premium (b)													
16. Workers' compensation	682,305	624,472			.352,725	.343,507	.375,530	.677,398	.21,316	.29,039	.59,662	.67,081	.22,887
17.1 Other Liability - occurrence	434,425	425,514			214,304		(5,246)	243,685	.1,146	.17,197	.181,606	.70,408	.14,572
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	1,080,468	978,872			.553,014	.153,921	.932,650	.1,009,954	.2,675	.122,654	.152,200	.167,099	.36,369
21.1 Private passenger auto physical damage .....						.5,501	.9,096	.3,596		.296	.296		
21.2 Commercial auto physical damage	938,950	848,292			.456,746	.323,459	.299,920	(.865)	.662	.1,127	.2,775	.141,743	.31,495
22. Aircraft (all perils)													
23. Fidelity	12,261	10,365			.5,853		4,910	.5,795		.189	.335	.2,156	.411
24. Surety													
26. Burglary and theft	2,538	2,255			.1,318		.40	.116			.8	.436	.85
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	10,821,121	9,633,058			5,792,373	3,696,998	4,579,020	4,498,713	156,756	277,758	1,881,156	1,829,643	363,101
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2013

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	64,596	53,546		32,382		1,483	712		12	38	11,048	1,298
2.1 Allied lines	170,873	141,533		95,095	225,175	169,154	7,732	19	(4,666)	1,034	28,852	3,433
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	13,884,309	13,201,385		7,429,769	12,420,247	14,356,689	5,774,809	343,190	549,981	697,574	2,524,908	278,923
5.1 Commercial multiple peril (non-liability portion)	13,032,624	11,335,288		6,635,289	6,018,425	6,498,101	3,617,203	144,235	102,005	211,067	2,145,411	261,813
5.2 Commercial multiple peril (liability portion)	4,786,036	4,329,521		2,367,255	1,669,433	4,233,284	6,223,975	1,016,876	3,246,041	5,031,565	820,364	96,147
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,051,258	990,530		522,116	445,322	494,414	71,505	9,067	11,664	5,018	186,193	21,119
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	28,215	26,759		16,638		5	5				4,991	567
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 plan premium (b)												
16. Workers' compensation	750,510	737,371		348,634	609,123	710,482	1,021,296	62,169	74,146	.90,030	65,792	28,900
17.1 Other Liability - occurrence	1,996,851	1,895,198		953,725	112,771	(122,808)	1,025,059	34,005	(84,651)	.693,412	322,196	.40,115
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	8,774,343	8,377,366		4,093,452	6,388,660	7,410,530	7,097,301	395,021	630,318	1,110,191	1,356,220	176,811
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	9,018,223	8,520,886		4,373,526	5,512,127	8,188,983	10,247,226	1,048,777	1,534,020	1,580,129	1,392,344	181,825
21.1 Private passenger auto physical damage	5,853,747	5,699,798		2,713,017	3,831,115	3,848,138	111,828	17,679	20,889	.30,760	.903,569	117,757
21.2 Commercial auto physical damage	4,454,379	4,141,189		2,184,185	2,048,243	1,950,592	5,349	15,346	12,417	.14,963	.688,627	.89,600
22. Aircraft (all perils)												
23. Fidelity	66,241	61,700		31,912		26,211	32,797	20	828	1,893	.11,157	1,331
24. Surety												
26. Burglary and theft	9,711	8,372		4,559	512	1,794	349		(3)	.31	.1,714	.195
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	63,941,915	59,520,445		31,801,554	39,282,750	47,768,520	35,237,020	3,086,449	6,093,045	9,467,705	10,463,387	1,299,833
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 028

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2013

NAIC Company Code 32700

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2013

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	368,118	377,010		177,745	130,335	125,696	176,814	12,239	12,930	10,127	69,127	18,291
2.1 Allied lines	405,876	408,403		189,017	93,804	175,500	166,733	24,945	33,548	16,050	76,686	20,281
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	978,965	862,526		516,111	360,973	373,330	66,116	8,840	10,723	9,770	181,426	48,941
4. Homeowners multiple peril	64,389,083	60,327,120		32,646,086	42,614,200	46,594,242	13,684,724	822,706	1,315,382	1,700,188	12,044,987	3,201,377
5.1 Commercial multiple peril (non-liability portion)	20,530,808	20,600,470		9,888,693	11,539,540	11,401,118	5,967,996	701,487	629,203	699,217	3,801,320	1,026,036
5.2 Commercial multiple peril (liability portion)	10,979,448	13,389,304		4,978,297	5,689,922	3,301,085	20,004,903	1,515,718	1,950,176	16,145,930	2,077,599	549,966
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,800,557	3,829,783		1,812,065	1,718,914	1,641,857	105,065	44,150	39,467	11,324	745,423	190,160
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	140,432	130,942		68,016		(377)	23	2,411	2,411		26,429	7,025
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 plan premium (b)												
16. Workers' compensation	20,986,747	20,671,920		9,417,029	15,686,199	15,912,317	36,470,530	1,516,847	1,470,272	2,918,612	2,310,133	2,314,899
17.1 Other Liability - occurrence	5,862,522	5,521,418		2,790,625	1,542,655	1,201,219	7,176,650	482,541	(500,753)	3,164,632	1,074,883	293,143
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	42,084,384	40,763,362		17,422,359	30,137,235	34,265,277	31,472,745	1,495,455	2,500,299	4,886,961	6,574,842	2,109,443
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	11,675,966	12,433,579		5,402,807	7,083,160	3,740,868	8,606,332	509,307	125,352	1,347,849	1,970,493	586,163
21.1 Private passenger auto physical damage	31,970,958	30,897,018		13,063,433	18,338,254	18,513,564	1,247,199	104,224	130,459	191,903	5,007,854	1,599,297
21.2 Commercial auto physical damage	5,084,446	5,401,592		2,382,327	3,489,091	3,045,295	(56,938)	23,740	1,170	16,814	854,926	254,484
22. Aircraft (all perils)												
23. Fidelity	92,800	95,605		44,411	48,819	58,725	18,519	4,505	5,329	2,501	17,300	4,643
24. Surety												
26. Burglary and theft	30,789	30,090		13,039		172	1,288		(23)	91	5,818	1,539
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	219,381,898	215,740,142		100,812,060	138,487,525	140,363,128	125,113,058	7,269,217	7,726,038	31,122,189	36,839,246	12,225,688
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2013

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	59,388	69,642		25,787		(133)	608		(5)	33	9,399	1,026
2.1 Allied lines	56,593	50,750		26,034	5,179	7,260	5,033	11	247	486	9,054	978
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)	734,730	663,053		405,993	279,271	757,190	594,482	10,275	110,786	109,661	124,454	12,695
5.2 Commercial multiple peril (liability portion)	1,659,711	1,578,351		794,943	247,360	(106,829)	978,429	237,751	18,654	775,472	285,245	28,678
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	351,937	316,638		177,797	55,437	14,672	7,293	3,102	678	667	60,691	6,081
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	5,624	2,692		4,328		1	1				56,752	.97
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 plan premium (b)												
16. Workers' compensation												400
17.1 Other Liability - occurrence	1,125,736	1,001,828		566,088	13,558	(3,911)	718,959	538	59,939	580,838	187,972	.19,451
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	1,299,192	1,227,706		683,519	689,275	1,369,885	1,178,229	62,057	156,644	182,200	203,181	22,604
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	644,460	623,707		362,749	494,372	452,902	273	1,165	(20)	3,623	100,153	.11,136
22. Aircraft (all perils)												
23. Fidelity	7,045	6,875		3,809		2,573	3,342		66	193	1,506	122
24. Surety												
26. Burglary and theft	400	320		235		7	18			.1	.66	.7
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	5,944,816	5,541,561		3,051,281	1,784,452	2,493,616	3,486,666	314,899	346,988	1,653,174	1,038,472	103,275
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2013

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	396,338	310,146		197,886	.88,454	.81,742		1,048	1,476	1,565	237	.71,489	.12,624		
2.1 Allied lines	1,079,656	974,353		536,398	220,984	328,694		537,546	5,978	20,713	.51,708	203,022	.35,642		
2.2 Multiple peril crop															
2.3 Federal flood															
3. Farmowners multiple peril	1,173,649	1,043,667		546,440	436,231	.787,122		480,065	1,990	.47,953	.63,083	.209,080	.38,847		
4. Homeowners multiple peril	23,617,452	22,509,177		12,199,942	18,783,526	28,794,778		13,445,982	271,625	1,407,119	1,577,165	4,532,585	779,376		
5.1 Commercial multiple peril (non-liability portion)	16,810,572	15,299,427		8,653,514	6,663,251	7,622,249		5,046,549	371,775	374,793	.533,504	3,144,659	556,357		
5.2 Commercial multiple peril (liability portion)	12,483,106	12,888,547		6,120,513	2,659,921	2,902,993		17,355,426	1,787,381	3,298,645	13,740,884	2,396,125	413,076		
6. Mortgage guaranty															
8. Ocean marine															
9. Inland marine	3,423,499	3,375,820			1,690,721	1,270,348		1,257,863	87,138	5,886	4,482	8,945	663,468	113,281	
10. Financial guaranty															
11. Medical professional liability															
12. Earthquake	1,437,440	1,432,993			706,639			229	229				274,698	.47,565	
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 plan premium (b)															
16. Workers' compensation	27,323,396	26,806,520			13,318,452	15,778,950		15,975,389	64,567,910	1,587,017	1,418,811	4,658,170	2,569,855	801,200	
17.1 Other Liability - occurrence	5,022,440	4,769,814			2,559,317	3,960,566		(1,390,442)	13,378,676	.97,285	(25,221)	.891,908	849,679	166,205	
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	26,388,309	26,442,411			10,553,666	15,840,029		10,677	(1,145)	4,750	.4,568				
19.3 Commercial auto no-fault (personal injury protection)															
19.4 Other commercial auto liability	10,706,164	10,487,245				5,262,200		.5,204,944	.6,329,683	.9,390,186	.560,450	.815,181	.1,451,057	.1,744,064	.368,744
21.1 Private passenger auto physical damage	21,756,636	21,388,102				8,705,008		13,599,661	13,862,995	.480,593	.43,493	.61,838	.108,602	3,517,373	.746,226
21.2 Commercial auto physical damage	6,564,980	6,208,222				3,311,863		3,930,534	.5,560,199	1,756,401	.32,920	.176,232	.171,193	1,054,644	.224,708
22. Aircraft (all perils)															
23. Fidelity	77,835	71,611				43,221			29,381	.36,939		.887	2,132	.14,782	.2,576
24. Surety															
26. Burglary and theft	37,970	37,146				18,718			.38	.1,738		(51)	.123	.7,320	.1,257
27. Boiler and machinery															
28. Credit															
30. Warranty															
34. Aggregate write-ins for other lines of business															
35. TOTALS (a)	158,299,441	154,045,201			74,424,498	88,451,692		100,199,955	145,049,874	5,403,610	8,758,002	26,103,291	25,517,240	5,217,374	
DETAILS OF WRITE-INS															
3401.															
3402.															
3403.															
3498. Summary of remaining write-ins for Line 34 from overflow page															
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)															

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2013

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	15,586	15,317		7,530			2,098	3,092		210	295	7,187
2.2 Multiple peril crop												268
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	25,760,073	24,629,576		13,337,417	13,594,545	12,206,211	5,504,441	311,767	117,855	663,331	4,405,765	443,020
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	827,370	828,472		423,634	385,326	390,663	31,714	14,053	13,805	2,937	380,648	.14,229
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	752,837	767,788		376,101			119	119				129,609
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 plan premium (b)												
16. Workers' compensation												250
17.1 Other Liability - occurrence	1,210,402	1,177,359		621,283	10,346	487,235	942,744	1,700	21,492	35,452	525,696	20,816
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	16,702,607	16,402,524		6,904,204	55,249	20,662	23,532	1,294	420			
19.3 Commercial auto no-fault (personal injury protection)					11,206,571	12,233,526	12,392,202	527,218	820,577	1,910,875	2,375,721	287,251
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	12,973,518	12,954,342		5,222,187	8,404,382	8,555,805	615,089	46,373	.57,600	.91,525	1,846,364	223,118
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	58,242,393	56,775,378		26,892,356	33,656,420	33,896,320	19,512,935	902,405	1,031,959	2,705,902	9,670,991	1,001,899
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2013

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	84,475	79,132		36,244	6,216	6,174	701		14	52	16,140	1,358
2.1 Allied lines	123,344	113,992		52,678	527	468	7,137		49	675	23,839	1,982
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	866,069	799,397		382,708	482,309	258,982	174,944	2,011	(24,175)	24,141	168,768	13,919
4. Homeowners multiple peril	14,171,852	16,906,805		6,198,003	9,967,768	13,280,574	5,927,229	133,249	510,861	703,157	2,795,018	227,761
5.1 Commercial multiple peril (non-liability portion)	9,374,947	8,196,510		4,787,086	4,104,517	4,547,337	2,491,681	204,654	167,312	251,753	1,793,186	150,668
5.2 Commercial multiple peril (liability portion)	3,585,334	4,136,351		1,698,495	651,282	1,514,196	4,180,985	170,657	1,333,318	3,308,442	722,444	57,621
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,685,309	1,687,910		783,289	583,981	643,052	123,345	10,426	13,775	10,227	344,341	27,085
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	80,265	85,002		39,848		13	13					
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 plan premium (b)												
16. Workers' compensation	4,151,685	3,871,599		1,873,396	1,891,665	1,649,599	5,806,140	181,765	157,395	469,535	511,768	91,021
17.1 Other Liability - occurrence	2,203,182	2,080,567		1,051,145	22,549	113,996	577,314	14,293	23,731	147,097	404,964	35,408
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	13,113,616	13,207,899		4,813,726	7,440,702	9,707,997	10,497,017	298,872	734,849	1,608,174	2,174,154	212,173
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,517,381	2,394,817		1,179,426	1,147,271	2,705,923	4,406,075	171,285	440,223	668,757	455,564	40,749
21.1 Private passenger auto physical damage	15,341,916	15,270,024		5,658,936	9,555,582	9,876,663	618,968	47,041	71,373	.92,946	2,540,727	246,565
21.2 Commercial auto physical damage	2,864,693	2,695,765		1,380,453	1,407,805	1,363,471	46,133	3,249	3,824	12,044	515,902	46,039
22. Aircraft (all perils)												
23. Fidelity	15,228	13,454		7,848		5,882	7,329		185	423	3,101	245
24. Surety												
26. Burglary and theft	6,673	7,578		2,530		265	(224)		(19)	22	1,375	107
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	70,185,970	71,546,800		29,945,812	37,267,618	45,684,373	34,868,955	1,237,525	3,432,979	7,297,687	12,486,450	1,153,991
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2013

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	43,180	44,856		.20,875	.9,907	.88	(13)		(502)	.22	.8,173	1,069
2.1 Allied lines	107,962	103,528		.46,062	.126,339	.140,770	21,902	382	1,977	2,229	20,367	2,673
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	2,253,545	1,942,114		.1,221,436	.1,246,171	.2,043,712	.1,181,549	.18,044	.52,489	.64,836	429,315	.55,798
5.2 Commercial multiple peril (liability portion)	767,418	758,974		383,003	160,075	314,700	675,231	.59,695	220,055	540,312	149,544	.19,001
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	252,352	217,779		.121,689	.209,935	.213,528	10,026	.46,722	.47,292	.1,179	.48,847	6,248
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	5,210	7,942		.2,953		.1	.1				.66,744	129
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 plan premium (b)												
16. Workers' compensation .....	.1,583,706	.1,575,927		.699,850	.786,420	.1,216,015	.2,177,714	.70,956	.107,992	.178,348	.164,082	.49,726
17.1 Other Liability - occurrence	846,494	.771,878		.425,895	.139,288	.144,380	.1,634,561	.69,840	.90,279	.323,075	.151,747	.20,959
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)	15,208	.13,972		.7,864	.13,230	.22,038	.17,386	.9	.634	.1,017	.2,564	.377
19.4 Other commercial auto liability	641,581	.601,906		.324,445	.113,426	.28,937	.181,833	.41,657	.28,835	.30,003	.109,162	.15,892
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	459,097	.382,167		.242,168	.189,960	.195,407	.9,838	.372	.865	.2,248	.76,622	.11,367
22. Aircraft (all perils)												
23. Fidelity	7,503	5,588		.4,291		.3,227	.3,689		.137	.213	.1,545	186
24. Surety												
26. Burglary and theft	4,760	2,421		.2,925		.149	.211		.9	.15	.913	118
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	6,988,016	6,429,051		3,503,457	2,994,750	4,322,952	5,913,927	307,676	550,061	1,143,499	1,229,624	183,544
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2013

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	103,012	114,041		61,103	4,726	4,840	1,173		7	74	18,588	2,459
2.1 Allied lines	131,332	125,671		73,776	125,556	125,757	19,456	112	388	2,033	24,276	3,043
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	19,850,157	19,783,238		10,286,925	9,183,973	7,293,259	3,802,308	364,705	.96,836	463,394	3,527,937	459,623
5.1 Commercial multiple peril (non-liability portion)	12,628,106	11,332,564		6,288,665	7,721,805	3,866,213	3,308,998	178,679	(211,151)	267,160	2,311,327	286,183
5.2 Commercial multiple peril (liability portion)	3,874,432	4,067,251		1,839,774	938,800	3,238,527	6,046,924	330,024	2,534,923	4,762,811	716,375	.90,282
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,384,039	1,345,353		676,177	508,402	516,617	.79,435	9,557	9,011	5,822	259,133	.31,833
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	1,591,695	1,621,824		804,525		(541)	259	1,116	1,116		283,923	37,025
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 plan premium (b)												
16. Workers' compensation	1,574,033	1,473,577		654,210	516,411	642,040	1,863,630	.57,565	.70,933	161,636	159,505	38,027
17.1 Other Liability - occurrence	1,669,529	1,598,906		806,790	424,246	(843,686)	1,024,523	.77,142	(52,823)	.571,786	289,805	38,207
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	1,386,027	1,411,631		516,726	942,128	629,527	924,634	.9,464	.13,206	.55,264	206,740	.36,071
19.2 Other private passenger auto liability	8,756,682	8,975,896		3,265,615	5,734,444	6,422,766	7,272,828	.380,394	.503,731	.1,125,664	1,306,793	229,240
19.3 Commercial auto no-fault (personal injury protection)	388,244	377,565		184,918	201,828	193,718	422,998	.200	.6,433	.23,453	.60,407	.9,845
19.4 Other commercial auto liability	6,620,465	6,134,399		3,210,336	3,265,816	3,996,552	7,711,677	.310,581	.499,421	.1,191,371	1,051,917	165,851
21.1 Private passenger auto physical damage	5,105,822	5,216,720		1,905,947	3,112,857	3,128,939	132,437	.17,999	.18,537	.31,641	.764,976	.120,276
21.2 Commercial auto physical damage	3,316,640	3,166,597		1,573,963	1,540,600	1,424,397	(33,885)	.20,563	.16,825	.9,481	.523,675	.76,183
22. Aircraft (all perils)												
23. Fidelity	17,719	18,687		9,804		(8,437)	.8,657	.1,492	(825)	.500	3,265	.370
24. Surety												
26. Burglary and theft	6,142	6,600		3,132		(2)	.288		(9)	.20	1,135	.141
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	68,404,076	66,770,520		32,162,388	34,221,592	30,630,485	32,586,339	1,759,593	3,506,558	8,672,111	11,509,778	1,624,659
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2013

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												300
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												300
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan 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)												600
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2013

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	367,552	357,629		185,403	23,680	14,121	3,248		(411)	238	69,278	7,248	
2.1 Allied lines	424,956	405,011		217,548	78,811	35,608	76,105	1,409	(2,056)	7,287	79,498	8,307	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	1,310,357	1,155,365			642,732	1,229,279	513,858	259,700	51,027	(33,827)	37,422	242,149	25,611
4. Homeowners multiple peril	80,310,166	78,342,860			43,044,821	49,737,518	50,524,083	17,023,518	910,806	986,174	2,088,338	14,843,908	1,582,954
5.1 Commercial multiple peril (non-liability portion)	25,454,354	22,689,528			12,429,502	12,700,156	13,074,642	4,690,125	359,615	599,056	722,207	4,723,357	501,826
5.2 Commercial multiple peril (liability portion)	14,447,873	15,586,547			6,429,225	3,938,906	4,981,214	14,623,963	1,789,738	3,546,081	11,710,545	2,780,723	282,467
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	7,035,980	6,931,436			3,370,871	3,247,258	3,219,299	309,357	64,738	60,857	27,242	1,379,029	137,541
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	13,165	13,473			7,054		2	2				2,390	257
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 plan premium (b)													
16. Workers' compensation	22,081,672	22,242,789			9,211,652	13,317,616	12,377,306	33,590,073	1,176,103	1,007,549	2,792,403	2,577,167	325,148
17.1 Other Liability - occurrence	8,375,735	8,012,097			4,121,378	2,332,873	3,123,479	4,800,848	105,734	429,205	1,427,642	1,499,161	163,723
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)	10,294,649	10,296,364			3,525,439	6,126,783	4,784,182	3,218,268	466,214	468,744	197,623	1,612,532	245,127
19.2 Other private passenger auto liability	29,916,547	29,805,154			10,351,002	17,327,376	19,697,790	29,170,997	1,049,871	1,608,878	4,782,684	4,691,922	584,864
19.3 Commercial auto no-fault (personal injury protection)	1,019,156	1,002,371			463,419	692,622	736,316	848,900	60,643	75,655	47,607	175,659	24,134
19.4 Other commercial auto liability	9,051,841	8,869,088			4,167,033	3,377,726	3,582,296	7,055,048	220,810	290,340	1,164,870	1,564,929	177,100
21.1 Private passenger auto physical damage	36,219,494	35,794,879			12,468,819	22,079,166	22,066,943	690,419	112,162	118,807	160,486	5,688,249	708,043
21.2 Commercial auto physical damage	8,322,239	7,946,360			3,771,190	5,700,564	5,428,303	(64,637)	40,243	37,848	30,406	1,429,567	162,677
22. Aircraft (all perils)													
23. Fidelity	100,759	94,878			45,668	10,000	73,708	74,088	1,445	4,012	4,277	19,292	1,970
24. Surety													
26. Burglary and theft	40,302	40,201			18,859	1,673	170	1,600		(185)	133	7,674	788
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	254,786,797	249,586,030			114,471,615	141,922,005	144,233,320	116,371,620	6,410,556	9,196,729	25,201,410	43,386,483	4,939,784
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2013

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												973
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												333
4. Homeowners multiple peril												973
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												2,280
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2013

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	183,435	166,293		92,715	4,841	4,995	1,441		.88	171	31,147	3,475
2.1 Allied lines	214,644	185,565		100,642	482,076	678,575	207,745		3,550	23,021	20,431	36,993
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	9,310,647	8,966,239		4,803,058	5,189,088	4,081,571	1,462,594	126,579	(8,369)	183,539	1,761,829	176,395
5.1 Commercial multiple peril (non-liability portion)	8,289,766	7,736,161		4,208,142	4,483,272	5,357,831	2,576,299	366,076	467,965	357,002	1,386,971	157,054
5.2 Commercial multiple peril (liability portion)	5,027,128	5,410,459		2,322,099	1,526,757	(729,856)	7,051,154	817,747	(298,762)	5,530,369	875,137	95,242
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,492,761	1,489,709		696,425	479,230	606,575	136,234	6,269	11,821	8,956	266,817	28,281
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	526,799	546,427		267,124			.86	.86			96,651	9,980
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	6,315,205	6,366,839		2,731,740	3,616,193	4,686,587	15,044,240	404,529	412,852	1,129,646	618,035	119,645
17.1 Other Liability - occurrence	1,505,075	1,418,616		728,749	84,332	69,305	2,047,924	36,046	112,889	809,349	248,547	28,514
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	6,270,517	6,321,838		2,602,317	3,340,685	3,830,158	4,481,027	151,853	275,060	689,630	998,115	118,798
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	4,536,424	4,581,904		2,235,628	3,088,546	3,460,115	5,647,808	404,201	512,925	866,144	693,916	85,945
21.1 Private passenger auto physical damage	4,838,405	4,851,159		2,002,103	2,549,624	2,627,714	144,904	16,552	20,794	25,317	770,933	91,666
21.2 Commercial auto physical damage	2,945,190	3,008,807		1,366,724	1,249,308	1,194,577	1,876	32,214	26,951	9,770	447,345	55,798
22. Aircraft (all perils)												
23. Fidelity	24,138	20,026		13,786	(1,602)	103,823	108,724	1,383	7,219	6,380	4,349	457
24. Surety												
26. Burglary and theft	8,801	6,204		4,303			156	370		26	1,615	167
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	51,488,936	51,076,244		24,175,553	26,105,255	25,978,699	38,912,804	2,367,005	1,564,274	9,636,817	8,238,400	975,486
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2013

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	29,846	33,540		17,865		(19)	350			19	5,860	476
2.1 Allied lines	76,532	79,511		46,552	3,778	3,178	4,616		1	440	14,966	1,221
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	7,118,226	7,004,903		3,665,312	5,898,045	5,227,132	612,735	79,316	(3,882)	.86,260	1,320,889	113,565
5.1 Commercial multiple peril (non-liability portion)	2,971,765	2,699,705		1,445,183	1,946,637	2,269,384	770,864	6,055	19,432	.64,735	585,408	47,412
5.2 Commercial multiple peril (liability portion)	1,424,879	1,483,210		633,460	251,143	197,227	892,822	43,720	78,704	704,914	286,943	22,733
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	581,352	567,694		281,060	208,846	122,899	23,072	2,834	(2,121)	1,894	116,704	9,275
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	10,319	10,160		5,080		2	2					1,876
13. Group accident and health (b)												165
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 plan premium (b)												
16. Workers' compensation	1,808,530	1,699,515		746,282	959,699	1,346,410	4,100,622	54,111	.76,632	303,452	210,569	.46,939
17.1 Other Liability - occurrence	690,206	642,689		332,409	13,775	58,338	219,848	1,715	.11,260	.99,843	124,548	.11,012
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	4,624,854	4,657,716		1,692,313	2,816,855	3,322,176	3,204,028	145,221	254,794	494,822	712,844	.74,246
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability .....	.996,507	.949,853		.445,336	.1,302,552	.1,166,131	.1,076,584	.12,800	.17,079	.184,063	.171,158	.16,008
21.1 Private passenger auto physical damage	4,589,705	4,528,490		1,707,462	3,058,542	3,114,779	.94,562	.10,663	.14,043	.22,597	.709,350	.73,225
21.2 Commercial auto physical damage	1,069,563	.997,167		.476,592	.616,351	.597,468	(15,766)	.1,494	.737	.2,173	.184,333	.17,064
22. Aircraft (all perils)												
23. Fidelity	4,910	4,637		1,804		1,801	2,235		.58	.129	.991	.78
24. Surety												
26. Burglary and theft	1,672	1,737		.855		(11)	.68		(3)	.5	.324	.27
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	25,998,866	25,360,527		11,497,564	17,076,638	17,427,276	10,986,608	357,929	466,732	1,965,345	4,446,765	433,445
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2013

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												1,924
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												1,924
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 plan 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)												3,848
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2013

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												765
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												765
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan 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)												1,730
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2013

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	219,470	199,540		115,032	23,528	(5,801)	1,437	650	(796)	140	.46,868	5,573	
2.1 Allied lines	211,440	181,703		112,453	7,399	4,245	12,232	194	(143)	1,180	.45,097	5,165	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	29,133,734	29,689,012		15,143,771	10,987,385	10,642,686	4,848,718	330,218	267,632	.587,765	.5,382,127	.784,877	
5.1 Commercial multiple peril (non-liability portion)	15,018,010	13,380,700		7,532,549	7,916,517	9,487,882	6,279,803	562,877	554,507	.666,997	.3,176,007	.366,850	
5.2 Commercial multiple peril (liability portion)	7,252,803	7,711,405		3,420,249	1,678,255	1,367,382	10,063,190	1,051,581	2,163,091	7,939,203	1,580,829	177,167	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	2,314,653	2,289,095		1,129,015	871,741	826,416	64,558	9,816	5,916	6,128	.487,436	.56,541	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	220,750	226,252		105,726		36	36				.42,760	5,392	
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 plan premium (b)													
16. Workers' compensation	11,448,378	11,319,846		5,059,311	.5,199,118	8,867,987	21,852,933	633,864	.867,251	1,713,209	1,261,072	364,228	
17.1 Other Liability - occurrence	3,616,197	3,408,136		1,766,154	175,926	337,127	1,441,849	45,793	101,635	.728,747	.676,464	.88,334	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability	16,785,535	16,471,193		6,815,283	9,016,872	9,868,071	9,472,807	286,707	505,584	1,440,135	3,060,055	433,095	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	9,373,058	9,091,079		4,525,735	3,415,050	6,367,518	7,920,627	243,442	740,387	1,206,251	1,646,507	236,730	
21.1 Private passenger auto physical damage	12,271,882	11,819,756		4,959,647	5,755,608	5,792,438	281,087	23,354	.27,288	.57,169	2,186,619	305,474	
21.2 Commercial auto physical damage	4,650,516	4,445,317		2,267,884	2,260,274	2,045,290	23,546	18,963	8,306	.18,586	.815,510	113,661	
22. Aircraft (all perils)													
23. Fidelity	79,970	72,833		37,564		28,993	37,421			.772	2,160	.17,018	.1,952
24. Surety													
26. Burglary and theft	32,301	33,329		15,316	15,000	13,639	(1,013)		(43)	106	6,707	.789	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	112,628,697	110,339,197		53,005,689	47,327,741	55,630,384	62,298,709	3,207,553	5,240,649	14,367,777	20,431,076	2,945,829	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2013

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	24,976	27,040		11,123		(9)	301		1	16	5,160	466
2.1 Allied lines	54,557	57,273		20,085		(986)	3,249		(52)	309	11,240	1,017
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	304,265	287,552		154,498	590,625	659,640	83,385	6,931	17,818	12,819	61,436	5,673
4. Homeowners multiple peril	6,059,102	5,815,483		3,249,627	2,795,194	3,134,322	708,148	36,544	79,290	88,597	1,285,095	112,964
5.1 Commercial multiple peril (non-liability portion)	3,533,036	3,476,966		1,522,549	905,958	1,505,249	1,007,976	39,392	74,739	74,932	709,350	65,869
5.2 Commercial multiple peril (liability portion)	1,652,784	2,009,500		761,429	290,401	1,393,246	2,840,131	64,187	1,035,228	2,231,572	352,251	30,814
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	822,338	823,536		384,810	346,723	340,427	12,526	3,131	3,034	1,731	178,982	.15,331
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	417	417		146								.91
13. Group accident and health (b) .....												.8
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 plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,102,801	1,059,794		554,930	481,347	(176,991)	590,511	3,382	13,728	108,136	215,226	.20,560
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	761,547	762,087		290,938	583,282	510,135	457,979	28,526	33,075	26,692	135,032	.14,198
19.2 Other private passenger auto liability	3,483,965	3,456,045		1,346,671	2,463,062	4,777,851	7,174,254	179,206	564,103	1,167,423	616,842	.64,958
19.3 Commercial auto no-fault (personal injury protection)	80,305	80,493		37,471	17,927	15,022	69,728	84	958	3,767	15,205	.1,497
19.4 Other commercial auto liability	1,082,918	1,075,677		497,204	727,681	2,233,250	2,438,861	28,826	275,988	397,601	204,294	.20,213
21.1 Private passenger auto physical damage	6,225,339	6,336,312		2,328,947	3,329,073	3,320,485	162,818	23,384	26,833	30,603	1,111,037	116,064
21.2 Commercial auto physical damage	1,765,011	1,737,251		826,132	821,221	776,818	(4,988)	2,540	1,739	5,187	332,070	.32,906
22. Aircraft (all perils)												
23. Fidelity	14,724	14,466		7,640		5,092	6,643		128	384	3,009	275
24. Surety												
26. Burglary and theft	4,833	4,884		2,886		(2)	.221		(7)	16	990	.90
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	26,972,918	27,024,777		11,997,086	13,352,493	18,493,550	15,551,745	416,132	2,126,601	4,149,783	5,237,310	502,903
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2013

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	248,082	240,371		105,291	348,395	369,330	23,325	288	2,228	2,064	.45,328	3,894		
2.1 Allied lines	243,013	230,106		105,015	270,817	276,702	55,739	5,817	7,195	5,688	.44,502	3,814		
2.2 Multiple peril crop														
2.3 Federal flood														
3. Farmowners multiple peril	1,598,201	1,474,633			790,191	1,036,967	514,749	169,783	7,767	(55,238)	.25,653	.323,916	.25,087	
4. Homeowners multiple peril	21,284,805	21,028,555			10,722,014	11,185,396	8,675,117	3,985,599	441,394	125,724	.487,991	.3,922,437	.334,102	
5.1 Commercial multiple peril (non-liability portion)	21,686,320	19,370,550			11,180,379	8,567,615	8,351,898	4,272,523	352,323	343,140	.590,159	.3,921,670	.340,405	
5.2 Commercial multiple peril (liability portion)	8,659,634	9,539,055			4,270,960	2,796,754	1,849,305	16,931,908	1,043,063	1,631,709	.13,347,970	.1,586,340	.135,928	
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	2,565,184	2,580,363			1,232,350	978,405	865,221	110,745	27,582	.19,857	.9,109	.483,976	.40,265	
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	468,453	467,185			206,666		74	74				.83,779	.7,353	
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 plan premium (b)														
16. Workers' compensation														
17.1 Other Liability - occurrence	4,473,961	4,210,066			2,269,490	374,521	218,050	5,415,656	39,809	(24,948)	.824,129	.752,533	.70,227	
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability	16,966,381	17,182,553			5,566,876	10,346,247	6,719,404	12,296,948	517,434	.148,439	.1,897,044	.2,662,794	.266,754	
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	5,958,429	5,776,732				2,847,648	2,921,618	2,409,462	5,098,500	.197,510	.197,169	.797,164	.942,167	.93,652
21.1 Private passenger auto physical damage	13,375,198	13,607,529			4,351,490	7,723,072	7,780,356	368,534	.43,710	.44,975	.76,236	.2,100,835	.210,291	
21.2 Commercial auto physical damage	3,856,690	3,642,381			1,867,297	2,339,571	2,206,880	(12,893)	.9,838	.5,769	.12,958	.603,203	.60,614	
22. Aircraft (all perils)														
23. Fidelity	76,929	74,339				39,268	20,936	84,735	.77,163	.4,680	.168	.5,072	.13,999	.1,208
24. Surety														
26. Burglary and theft	30,472	30,505				14,190	2,520	1,891		.851		.96	.5,601	.478
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)	101,491,753	99,454,922			45,569,123	48,982,667	40,373,879	48,840,785	2,702,469	2,457,009	18,083,811	17,493,077	1,594,072	
DETAILS OF WRITE-INS														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2013

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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2013

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	27,896	22,360		10,869		144	327		8	.18	5,076	661
2.1 Allied lines	27,701	21,515		12,159		564	1,610		.65	153	5,042	656
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)	773,623	591,463		395,108	125,002	103,684	60,428	2,254	(1,325)	3,625	141,116	.18,328
5.2 Commercial multiple peril (liability portion)	607,298	474,346		280,716	31,956	108,619	195,508	8,059	78,958	155,460	112,362	.14,387
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	103,797	85,756		43,297	13,089	13,812	2,444	18	.82	173	19,653	2,459
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	50	29		21							27,679	.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 plan premium (b)												
16. Workers' compensation	1,030,605	938,066		408,987	357,485	1,005,384	1,349,233	62,476	101,474	102,819	101,339	.37,291
17.1 Other Liability - occurrence	150,074	128,600		69,655	.668	93,951	184,879		.46,471	.115,192	.26,792	.3,556
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)	3,226	3,253		2,055		(128)	.1,356		.15	.72	.475	.86
19.4 Other commercial auto liability	103,843	81,259		54,491	8,853	6,296	17,028		(285)	2,690	.16,085	.2,650
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	109,726	75,555		56,507	16,848	20,216	4,906		.289	.407	.17,336	.2,599
22. Aircraft (all perils)												
23. Fidelity	6,290	4,474		3,091		2,729	2,978		.131	.172	.1,385	.149
24. Surety												
26. Burglary and theft	787	193		594		29	.29		.2	.2	.147	.736
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	2,944,917	2,426,869		1,337,551	553,902	1,355,300	1,820,727	72,808	225,885	380,783	474,488	83,559
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2013

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	177,642	185,708		.83,823		1,535		2,111	1,022	1,039	113	33,074
2.1 Allied lines	182,796	174,488		.87,719	9,087	(3,508)		10,793	168	(788)	1,035	34,138
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	23,301,063	22,121,730		11,679,896	11,349,726	11,760,731	4,361,031	230,992	262,701	530,174	4,283,499	778,351
5.1 Commercial multiple peril (non-liability portion)	11,603,550	10,306,944		5,836,315	2,989,020	3,078,387	2,020,345	118,065	189,529	356,114	2,134,285	387,606
5.2 Commercial multiple peril (liability portion)	4,792,898	5,173,888		2,252,507	1,965,040	61,586	7,536,472	1,177,678	626,866	6,082,423	898,307	160,102
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,617,091	1,561,502		.777,731	.476,120	420,617	.51,187	11,708	8,360	4,616	309,233	.54,017
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	548,904	550,139		269,799		90		90			99,226	.18,336
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 plan premium (b)												
16. Workers' compensation	10,288,256	10,259,566		4,325,973	4,411,022	6,471,909	15,435,681	607,064	739,392	1,258,887	1,128,998	444,916
17.1 Other Liability - occurrence	2,861,825	2,630,090		1,379,038	93,351	2,456,497	3,769,191	86,579	315,444	936,417	513,982	.95,597
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	23,550,553	22,561,172		9,892,164	.16,526,000	18,243,174	(807)	3,747	3,529	2,479,297	3,605,931	891,726
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	4,520,435	4,194,406		2,138,409	2,785,157	2,658,881	4,225,185	204,189	207,748	649,522	758,434	164,438
21.1 Private passenger auto physical damage	14,658,241	14,163,009		6,052,651	8,327,175	8,467,757	713,032	24,818	37,490	.99,656	2,248,497	489,645
21.2 Commercial auto physical damage	2,194,708	2,065,705		1,049,769	1,061,544	1,033,533	5,046	3,456	2,994	8,339	367,535	.73,312
22. Aircraft (all perils)												
23. Fidelity	65,799	60,924		30,850	(680)	47,344	46,207	4,138	5,747	2,668	12,411	2,198
24. Surety												
26. Burglary and theft	41,818	39,749		19,474		347	1,810		(22)	128	7,990	1,397
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	100,405,579	96,049,020		45,876,118	50,002,644	54,702,656	54,130,863	2,879,373	3,225,753	12,409,389	16,435,537	3,573,682
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2013

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	33,489	28,239		17,148		188	426		11	23	6,066	891
2.1 Allied lines	46,698	41,495		23,088	805	2,307	3,050		91	287	8,459	1,242
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	212,688	176,952		111,523	363,246	345,790	13,686	3,401	2,427	3,041	37,194	5,656
4. Homeowners multiple peril	3,064,575	2,966,945		1,612,545	2,974,171	3,056,763	576,844	6,471	17,102	.74,017	626,695	81,496
5.1 Commercial multiple peril (non-liability portion)	3,476,468	3,094,950		1,703,817	3,464,565	4,440,053	1,813,638	58,835	158,625	208,559	617,920	92,449
5.2 Commercial multiple peril (liability portion)	1,885,840	2,027,853		801,699	645,910	1,424,252	3,408,120	300,083	1,152,974	2,705,012	342,845	50,150
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	778,455	747,099		348,727	237,090	203,892	22,471	492	(1,306)	1,961	144,563	20,701
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	699	764			288							146
13. Group accident and health (b)												19
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	3,517,238	3,461,423		1,359,356	1,595,027	1,521,628	5,507,402	115,804	.76,042	432,882	348,186	88,780
17.1 Other Liability - occurrence	972,500	942,097		437,043	1,207,956	979,173	1,018,569	10,246	1,815	.98,989	160,622	25,861
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						1,709		1,517	1,517			
19.2 Other private passenger auto liability	2,341,814	2,299,933		914,969	1,448,891	710,661	943,675	27,800	(83,030)	144,596	396,507	.62,560
19.3 Commercial auto no-fault (personal injury protection)						1,400		1,400		.74	.74	
19.4 Other commercial auto liability	1,473,759	1,441,019		640,355	1,033,304	1,139,615	1,597,959	58,686	.91,806	243,816	237,727	39,352
21.1 Private passenger auto physical damage	2,884,492	2,868,844		1,133,117	2,193,224	2,238,066	.91,325	7,454	11,031	.14,570	488,908	.76,707
21.2 Commercial auto physical damage	2,056,079	1,983,796		901,686	4,652,357	4,436,674	(149,458)	4,950	5,236	7,152	329,773	.54,677
22. Aircraft (all perils)												
23. Fidelity	5,431	6,258		2,264	(6,100)	(14,079)	(7,236)		43	165	992	144
24. Surety												
26. Burglary and theft	1,294	1,303			830		1,956	.59		(2)	.4	240
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	22,751,519	22,088,969		10,008,454	19,810,445	20,490,048	14,841,930	595,739	1,434,456	3,935,147	3,746,841	600,719
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2013

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	279,888	296,051		162,127	1,804,964	312,195	(74,904)		(71,185)		191	50,242
2.1 Allied lines	267,129	250,695		143,867	70,363	225,125	179,835	45,194	60,178		17,214	48,827
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)	18,628,381	16,309,462		9,350,330	8,717,097	13,308,878	11,079,776	372,588	1,144,758	1,663,856	3,491,135	588,374
5.2 Commercial multiple peril (liability portion)	7,038,848	7,822,879		3,171,039	1,836,143	2,095,309	7,675,120	698,772	1,813,556	5,750,250	1,353,342	222,321
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,778,874	1,711,217		876,049	646,055	707,744	100,408	15,031	16,786	7,521	345,476	.56,185
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	249,505	244,550		116,487		41	41				490,233	7,881
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 plan premium (b)												
16. Workers' compensation	6,447,740	6,200,793		2,644,314	.2,220,063	2,940,068	9,075,634	299,603	356,148	.764,188	599,854	141,596
17.1 Other Liability - occurrence	2,565,653	2,407,787		1,142,882	264,957	292,014	1,822,736	46,689	174,101	1,280,142	460,037	.81,036
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	6,560,840	6,275,781		3,040,063	3,493,128	1,120,358	4,668,918	375,130	96,108	734,950	1,014,428	207,534
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	3,622,477	3,455,271		1,712,227	1,750,560	1,754,505	(9,811)	11,222	10,112	.11,869	555,128	114,415
22. Aircraft (all perils)												
23. Fidelity	49,375	46,438		23,151	10,000	22,586	18,794	2,244	2,593	1,371	9,409	1,560
24. Surety												
26. Burglary and theft	16,963	17,781		9,825	5,495	6,990	(153)		(50)	.54	3,156	536
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	47,505,672	45,038,705		22,392,361	20,819,826	22,796,607	34,546,189	1,866,474	3,603,634	10,232,137	8,421,267	1,438,715
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2013

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	89,980	98,065		52,320	26,945	(34,271)	(311)	905	(2,096)	.65	.17,064	2,091
2.1 Allied lines	181,322	171,427		113,511	47,469	45,998	11,807	878	908	1,189	.34,343	4,213
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	10,040,910	9,698,164		5,206,175	5,053,841	5,179,540	1,283,045	115,569	126,821	161,624	2,091,318	233,309
5.1 Commercial multiple peril (non-liability portion)	3,852,290	3,490,283		1,915,552	2,465,135	2,902,293	1,354,963	65,496	169,249	261,049	731,250	89,511
5.2 Commercial multiple peril (liability portion)	8,777,488	8,318,909		3,839,850	1,821,031	2,744,156	12,173,549	1,717,743	3,260,866	9,765,447	1,721,528	203,952
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,940,725	1,749,323		943,307	420,572	700,399	326,861	17,556	32,852	.19,314	.379,951	.45,094
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	661,007	678,574		317,455		108	108					138,505
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 plan premium (b)												
16. Workers' compensation	6,048,524	5,711,248		2,548,767	2,922,152	3,013,527	6,331,233	180,131	174,981	.558,851	.636,535	140,542
17.1 Other Liability - occurrence	2,803,663	2,537,818		1,429,852	2,284,370	(247,535)	2,036,052	139,210	(176,612)	1,571,245	521,589	.65,145
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	264,394	267,998		109,681	199,029	156,909	24,106	470	(524)	.2,393	.47,937	.6,143
19.2 Other private passenger auto liability	3,340,271	3,336,188		1,398,608	2,801,075	2,181,500	2,356,907	71,452	(25,529)	.390,579	.604,912	.77,615
19.3 Commercial auto no-fault (personal injury protection)	218,529	215,632		104,171	89,255	.86,719	122,138	7,542	9,201	.7,093	.36,287	.5,078
19.4 Other commercial auto liability	8,940,898	8,638,247		4,301,864	3,927,226	3,579,424	9,904,750	656,568	647,714	1,641,492	1,499,221	207,780
21.1 Private passenger auto physical damage	2,419,813	2,422,213		991,047	1,495,038	1,544,046	.97,098	.7,486	.12,252	.16,344	.438,747	.56,226
21.2 Commercial auto physical damage	3,996,604	3,902,372		1,944,657	2,358,393	2,335,311	.87,363	.13,579	.20,165	.24,597	.668,658	.92,864
22. Aircraft (all perils)												
23. Fidelity	22,984	21,010		11,466	30,931	24,230	(4,580)	1,351	1,623	.622	.4,573	.534
24. Surety												
26. Burglary and theft	4,379	5,632		3,273		(73)	.204		(14)	.14	.869	.6,202
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	53,603,781	51,263,103		25,231,558	25,942,465	24,212,280	36,105,296	2,995,935	4,251,857	14,421,918	9,573,288	1,251,659
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2013

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	95,649	96,935		34,674	1,960	2,395	1,100	.33	.57	.96	17,820	2,776
2.1 Allied lines	93,572	90,003		44,195	1,622	(2,204)	5,085	70	(160)	632	17,588	2,715
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	4,042,359	3,883,720		2,075,404	1,093,423	1,302,484	440,650	7,499	26,313	.54,972	785,264	117,880
5.1 Commercial multiple peril (non-liability portion)	5,067,276	4,633,706		2,451,829	2,084,350	2,978,795	2,017,796	43,361	162,458	239,652	961,495	147,026
5.2 Commercial multiple peril (liability portion)	2,185,415	2,219,743		1,027,686	1,175,035	522,066	3,359,650	269,970	185,534	2,799,430	424,264	79,957
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine .....	.713,685	.719,742		338,979	.92,247	133,515	.51,068	.812	2,141	3,078	140,545	20,776
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake .....	.55,835	.47,946		26,725		9	.409				.10,848	1,625
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 plan premium (b)												
16. Workers' compensation	2,294,741	2,355,979		1,002,783	1,046,991	1,955,639	3,660,850	111,847	163,651	.293,550	259,042	.72,674
17.1 Other Liability - occurrence	836,519	781,737		435,392	.42,445	(83,395)	261,275	2,463	(70,536)	.109,240	145,046	.26,236
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	5,120,288	4,848,185		2,428,249	3,647,595	3,971,837	2,657,256	123,564	206,023	412,908	819,303	160,613
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability .....	.519,296	.512,368		.247,342	.271,495	.611,118	.682,375	.29,750	.87,496	.103,715	.82,761	.16,437
21.1 Private passenger auto physical damage	3,041,667	2,878,557		1,440,487	1,884,610	1,857,053	126,076	6,825	4,404	.19,895	488,274	.92,127
21.2 Commercial auto physical damage	495,348	489,391		247,550	207,232	187,395	2,024	2,678	2,111	.1,645	.78,488	.14,420
22. Aircraft (all perils)												
23. Fidelity	28,732	29,053		13,510	.69,363	.61,105	(11,939)		(8)	.743	.5,511	.836
24. Surety												
26. Burglary and theft .....	.6,185	.5,449		.3,155		(20)	.224		(9)	.16	.1,162	.180
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	24,596,566	23,592,514		11,817,959	11,618,368	13,497,792	13,253,899	598,872	769,476	4,039,573	4,237,410	756,278
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2013

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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,600
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2013

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	160,630	151,173		.57,880	361,580	548,584	290,763	15,531	26,452	13,286	27,268	2,481	
2.1 Allied lines	127,343	110,509		.54,416	291,309	89,681	31,493	13,781	(2,615)	3,394	22,894	2,055	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	432,979	389,142		.198,951	132,581	.377,180	273,557	2,139	33,925	.35,527	.81,627	7,271	
4. Homeowners multiple peril	16,332,270	15,599,600		8,652,445	8,580,068	6,835,055	2,627,089	258,053	54,074	325,276	3,092,459	275,923	
5.1 Commercial multiple peril (non-liability portion)	12,754,352	11,153,874		6,248,868	6,473,710	6,571,509	3,936,780	301,179	415,016	614,447	2,408,207	213,077	
5.2 Commercial multiple peril (liability portion)	5,056,656	5,765,583		2,335,977	1,166,287	374,630	4,257,225	451,587	542,972	3,327,383	985,350	.87,190	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	2,012,987	1,917,419		.992,918	823,629	418,763	.40,454	6,894	(16,882)	4,788	395,014	.33,980	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	18,015	17,816		.10,249		3	3					3,286	
13. Group accident and health (b)												305	
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 plan premium (b)													
16. Workers' compensation	4,905,404	4,744,982		1,012,064	.2,041,818	.1,729,637	.2,064,851	.6,270,796	.124,870	.159,226	.528,002	.547,899	
17.1 Other Liability - occurrence	4,255,989	4,025,126		2,131,419	1,362,410	585,714	6,359,274	32,003	.46,461	.511,189	.757,279	.71,832	
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	18,132,841	17,675,032		.7,596,296	13,348,643	.14,114,245	.21,287,911	.840,118	.1,203,100	.3,284,462	.2,938,190	.309,350	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	3,153,909	2,954,684		.1,526,652	1,833,437	.1,295,991	.5,447,642	.135,557	.126,481	.836,919	.551,779	.53,541	
21.1 Private passenger auto physical damage	14,549,993	14,428,441		5,989,375	8,268,697	8,492,191	327,449	.48,105	.63,869	.72,491	.2,362,393	.247,372	
21.2 Commercial auto physical damage	2,823,560	2,667,324		1,316,740	1,218,983	1,180,138	.31,346	.5,750	.3,227	.9,946	.493,338	.47,654	
22. Aircraft (all perils)													
23. Fidelity	29,879	27,870		.12,320	(109)	12,414	15,321			423	.885	.5,877	
24. Surety												501	
26. Burglary and theft	11,698	11,078		.4,309		.25	.534		(14)	.38	.2,290	.198	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	84,758,503	81,639,654		1,012,064	39,170,633	45,777,892	42,966,557	51,425,626	2,254,005	2,668,856	9,582,700	14,675,150	1,466,878
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2013

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	3,785,826	3,638,896		1,882,125	3,080,544	2,045,564	765,861	36,392	(7,187)	.48,773	695,020	111,835	
2.1 Allied lines	5,178,086	4,806,666		2,586,439	2,282,097	2,313,648	1,509,189	108,852	127,760	.147,073	964,464	145,647	
2.2 Multiple peril crop													
2.3 Federal flood													
3. Farmowners multiple peril	6,877,174	6,189,233			3,343,154	4,632,210	3,830,652	1,521,236	84,106	(394)	.211,456	1,305,595	
4. Homeowners multiple peril	408,817,729	399,218,863			210,193,643	239,911,643	248,579,628	91,672,515	5,315,727	6,114,571	.11,162,075	76,347,532	
5.1 Commercial multiple peril (non-liability portion)	238,327,431	214,901,759			119,580,476	114,394,620	121,469,194	69,607,079	5,155,857	6,215,338	.8,785,207	44,092,464	
5.2 Commercial multiple peril (liability portion)	126,670,315	136,073,358			58,857,596	41,173,136	33,016,425	172,558,566	18,435,582	28,492,669	.137,998,381	24,114,705	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	41,029,384	40,252,859			19,837,589	15,828,401	15,638,148	1,986,817	321,122	295,974	.160,863	8,176,510	
10. Financial guaranty												1,074,525	
11. Medical professional liability													
12. Earthquake	7,111,860	7,160,917			3,508,497		(52)	1,548	3,527	3,527		2,010,241	
13. Group accident and health (b)												183,252	
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 plan premium (b)													
16. Workers' compensation	136,898,141	134,511,682		1,019,707	60,351,106	74,306,313	86,259,212	243,771,425	7,409,922	7,753,912	.19,151,586	.14,512,217	
17.1 Other Liability - occurrence	61,854,744	58,560,923			30,423,644	21,280,944	11,413,323	69,930,457	2,834,575	859,524	.24,772,971	.11,252,450	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)	17,614,788	17,531,522			6,348,896	11,311,734	8,629,054	5,537,697	1,041,658	1,029,537	.343,386	.2,705,571	
19.2 Other private passenger auto liability	288,444,576	283,880,235			114,005,769	188,212,957	207,904,971	228,984,852	8,795,442	13,983,568	.35,994,232	.45,592,894	
19.3 Commercial auto no-fault (personal injury protection)	2,931,983	2,825,557			1,390,310	1,600,719	1,745,448	2,251,486	136,058	176,176	.126,160	.485,514	
19.4 Other commercial auto liability	138,799,670	134,017,874			66,747,710	73,218,192	81,523,287	132,108,503	6,844,209	9,188,261	.20,828,669	.22,773,326	
21.1 Private passenger auto physical damage	232,557,881	229,284,264			89,938,619	137,392,873	138,947,502	6,761,300	714,186	852,742	.1,268,257	.37,045,389	
21.2 Commercial auto physical damage	74,823,501	72,049,315			35,847,432	44,567,660	43,909,207	1,711,418	.376,634	.455,218	.433,816	.12,296,801	
22. Aircraft (all perils)													
23. Fidelity	968,380	921,385			472,044	165,803	702,438	678,030	.31,511	.43,208	.45,481	.183,086	
24. Surety													
26. Burglary and theft	374,685	368,039			189,258	33,967	36,056	10,154		(636)	.1,181	.71,021	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	1,793,066,156	1,746,193,348		1,019,707	825,504,308	973,393,814	1,007,963,706	1,031,368,132	57,645,358	75,583,767	.261,479,566	.304,624,797	.50,367,710
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8	9	10	11	12	13	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
0999998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000														
0999999. Total Other U.S. Unaffiliated Insurers														
AA-9991300 ..00000 ..Alabama Beach Plan ..AL ..				662			106	106		3,090	870			
1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools				2,233			146	146		1,476	1,575			
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				2,896			253	253		4,566	2,445			
1199998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools														
1199999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools														
1299999. Total - Pools and Associations				2,896			253	253		4,566	2,445			
1399998. Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000														
1399999. Total Other Non-U.S. Insurers														
9999999 Totals				2,896			253	253		4,566	2,445			

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										18 Reinsurance Payable	19 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	18 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
38-0315280	18988	Auto-Owners Insurance Company	MI		178,931	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
0399999.	Total Authorized - Affiliates - U.S. Non-Pool - Other				178,931	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
0499999.	Total Authorized - Affiliates - U.S. Non-Pool				178,931	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
0799999.	Total Authorized - Affiliates - Other (Non-U.S.)				178,931	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
0899999.	Total Authorized - Affiliates				178,931	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
0999998.	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
0999999.	Total Authorized - Other U.S. Unaffiliated Insurers																	
AA-9991310	00000	Florida Hurricane Catastrophe Fund	FL		1													
1099999.	Total Authorized - Pools - Mandatory Pools					1												
1299998.	Total Authorized - Other Non-U.S. Insurers (Under \$100,000)																	
1299999.	Total Authorized - Other Non-U.S. Insurers																	
1399999.	Total Authorized				178,932	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
1799999.	Total Unauthorized - Affiliates - U.S. Non-Pool																	
2099999.	Total Unauthorized - Affiliates - Other (Non-U.S.)																	
2199999.	Total Unauthorized - Affiliates																	
2299998.	Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
2299999.	Total Unauthorized - Other U.S. Unaffiliated Insurers																	
2599998.	Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																	
2599999.	Total Unauthorized - Other Non-U.S. Insurers																	
2699999.	Total Unauthorized																	
3099999.	Total Certified - Affiliates - U.S. Non-Pool																	
3399999.	Total Certified - Affiliates - Other (Non-U.S.)																	
3499999.	Total Certified - Affiliates																	
3599998.	Total Certified - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
3599999.	Total Certified - Other U.S. Unaffiliated Insurers																	
3899998.	Total Certified - Other Non-U.S. Insurers (Under \$100,000)																	
3899999.	Total Certified - Other Non-U.S. Insurers																	
3999999.	Total Certified																	
4099999.	Total Authorized, Unauthorized and Certified				178,932	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		
4199999.	Total Protected Cells																	
9999999.	Totals				178,932	5,048	532	155,080	33,567	11,789	1,009	23,559	230,584	30,707		199,876		

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	42,374
2.	Auto-Owners Insurance Company	25.000	5,031
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	230,584	178,931	Yes [X] No []
2.				Yes [] No []
3.				Yes [] No []
4.				Yes [] No []
5.				Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11	
				5 Current	Overdue								
					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	5,580						5,580			
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				5,580						5,580			
0499999. Total Authorized - Affiliates - U.S. Non-Pool				5,580						5,580			
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				5,580						5,580			
0899999. Total Authorized - Affiliates				5,580						5,580			
1399999. Total Authorized				5,580						5,580			
1799999. Total Unauthorized - Affiliates - U.S. Non-Pool													
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.)													
2199999. Total Unauthorized - Affiliates													
2699999. Total Unauthorized													
3099999. Total Certified - Affiliates - U.S. Non-Pool													
3399999. Total Certified - Affiliates - Other (Non-U.S.)													
3499999. Total Certified - Affiliates													
3999999. Total Certified													
4099999. Total Authorized, Unauthorized and Certified				5,580						5,580			
4199999. Total Protected Cells													
9999999 Totals				5,580						5,580			

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 2013 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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	3,106,419,816		3,106,419,816
2. Premiums and considerations (Line 15)	315,178,791		315,178,791
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	5,579,937	(5,579,937)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	83,633,837		83,633,837
6. Net amount recoverable from reinsurers		199,876,349	199,876,349
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	3,510,812,381	194,296,412	3,705,108,793
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,120,066,649	201,444,965	1,321,511,614
10. Taxes, expenses, and other obligations (Lines 4 through 8)	90,765,014		90,765,014
11. Unearned premiums (Line 9)	805,790,472	23,558,752	829,349,223
12. Advance premiums (Line 10)	24,162,049		24,162,049
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	30,707,305	(30,707,305)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	5,514,039		5,514,039
17. Provision for reinsurance (Line 16)			
18. Other liabilities	141,740,023		141,740,023
19. Total liabilities excluding protected cell business (Line 26)	2,218,745,550	194,296,412	2,413,041,962
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	1,292,066,831	XXX	1,292,066,831
22. Totals (Line 38)	3,510,812,381	194,296,412	3,705,108,793

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

Yes [] No []

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

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 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	7	4					5	11	XXX	
2. 2004	154,602	13,506	141,096	166,124	76,779	2,148	713	14,281	4,381	1,221	100,680	37,558	
3. 2005	175,880	18,505	157,375	113,530	7,054	1,748	(49)	8,841	.456	.782	116,658	26,939	
4. 2006	192,064	19,749	172,315	115,795	7,168	2,269	12	9,043	.286	.1,006	119,641	24,907	
5. 2007	205,162	21,964	183,198	161,081	20,123	2,286	.35	12,427	.866	.1,396	154,770	32,642	
6. 2008	216,526	20,851	195,675	238,105	52,328	3,143	377	17,656	2,797	2,712	203,402	46,863	
7. 2009	242,193	22,146	220,047	261,953	35,887	2,770	.28	19,441	1,801	1,308	246,448	47,044	
8. 2010	284,521	25,911	258,610	282,420	46,962	3,519	409	21,105	2,264	1,663	257,409	49,925	
9. 2011	334,924	32,121	302,803	389,482	147,675	3,863	420	31,760	7,314	1,079	269,696	71,064	
10. 2012	376,524	39,996	336,528	274,988	43,506	3,530	.168	22,822	2,360	1,047	255,306	52,045	
11. 2013	406,358	48,160	358,198	185,997	14,554	2,159	46	16,856	922	342	189,490	42,136	
12. Totals	XXX	XXX	XXX	2,189,482	452,036	27,439	2,159	174,232	23,447	12,561	1,913,511	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		Case Basis							
	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.	47	13			5				1			40	4			
2. 2004	.56	.8			4							.52	1			
3. 2005	104				30				3			137	8			
4. 2006	53				6				1			60	1			
5. 2007	467				54				10			531	4			
6. 2008	469	15			54				10			.518	7			
7. 2009	763				98				17			.878	20			
8. 2010	1,620	.137			193	.9			34			1,701	46			
9. 2011	6,781	1,869	21		805	.215	.2		143			5,668	174			
10. 2012	11,862	.834	51		1,521	.96	.4		268			12,776	649			
11. 2013	64,195	21,488	6,786	2	7,872	2,479	780		1,631			57,295	9,513			
12. Totals	86,417	24,364	6,858	2	10,642	2,799	786		2,118			5,307	79,656			
													10,427			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	33	6
2. 2004	182,613	81,881	100,732	118.1	.606.3	71.4				48	5
3. 2005	124,256	7,461	116,795	70.6	.40.3	74.2				104	32
4. 2006	127,167	7,466	119,701	66.2	.37.8	69.5				53	7
5. 2007	176,325	21,024	155,301	85.9	.95.7	.84.8				.467	.64
6. 2008	259,437	55,517	203,920	119.8	.266.3	.104.2				.454	.64
7. 2009	285,042	37,716	247,326	117.7	.170.3	.112.4				.763	.115
8. 2010	308,891	49,781	259,110	108.6	.192.1	.100.2				.1,484	.219
9. 2011	432,857	157,493	275,364	129.2	.490.3	.90.9				.4,933	.734
10. 2012	315,046	46,964	268,082	83.7	.117.4	.79.7				.11,078	.1,697
11. 2013	286,276	39,491	246,785	70.4	.82.0	.68.9				.49,491	.7,804
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	68,908	10,747

ANNUAL STATEMENT FOR THE YEAR 2013 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	12	11	24	11			5	14	XXX	
2. 2004	160,946	32,815	128,131	103,960	19,890	4,267	805	6,259	119	2,095	93,672	22,089	
3. 2005	165,877	12,722	153,155	110,110	10,281	5,141	240	5,670	3	2,481	110,397	22,527	
4. 2006	169,194	12,977	156,217	105,898	337	4,991	183	5,661		2,593	116,030	22,735	
5. 2007	171,872	13,835	158,037	120,708	2,509	5,528	496	5,633		3,506	128,864	25,090	
6. 2008	181,554	13,162	168,392	135,609	1,072	6,395	143	5,678		2,822	146,467	26,597	
7. 2009	200,870	13,116	187,754	150,236	979	6,450	8	6,446		3,955	162,145	29,299	
8. 2010	232,616	13,654	218,962	165,635	1,754	6,447	4	7,519		4,743	177,843	33,311	
9. 2011	267,999	14,739	253,260	162,005	32	4,419	1	7,845		4,129	174,236	35,321	
10. 2012	289,693	15,961	273,732	147,777	787	2,569	5	8,456		3,106	158,010	35,175	
11. 2013	301,412	15,070	286,342	83,514		728		6,698		1,376	90,940	33,609	
12. Totals	XXX	XXX	XXX	1,285,464	37,652	46,959	1,896	65,865	122	30,811	1,358,618	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	95	44			12	5			2		1	60	6
2. 2004	151	23	1		24	4			4		3	153	5
3. 2005	298		1		45				8		3	352	3
4. 2006	688	500	2		99	75			19		12	233	9
5. 2007	490		2		95				17		131	604	15
6. 2008	3,651	988	4		572	149			99		73	3,189	52
7. 2009	8,189		6		1,300				228		289	9,723	137
8. 2010	19,848	450	13		3,187	68	1		555		836	23,086	328
9. 2011	34,861	638	92		5,511	96	8		947		1,378	40,685	826
10. 2012	55,399	335	5,080		8,910	51	.767		1,716		3,402	71,486	2,059
11. 2013	67,980		37,673		10,246				3,118		3,095	124,578	8,722
12. Totals	191,650	2,978	42,874		30,001	448	6,337		6,713		9,223	274,149	12,162

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	52	10
2. 2004	114,666	20,841	93,825	71.2	63.5	73.2				128	25
3. 2005	121,273	10,524	110,749	73.1	82.7	72.3				298	53
4. 2006	117,358	1,095	116,263	69.4	8.4	74.4				190	42
5. 2007	132,473	3,005	129,468	77.1	21.7	81.9				492	112
6. 2008	152,008	2,352	149,656	83.7	17.9	88.9				2,667	522
7. 2009	172,855	987	171,868	86.1	7.5	91.5				8,195	1,529
8. 2010	203,205	2,276	200,929	87.4	16.7	91.8				19,411	3,675
9. 2011	215,688	767	214,921	80.5	5.2	84.9				34,315	6,369
10. 2012	230,674	1,178	229,496	79.6	7.4	83.8				60,144	11,343
11. 2013	215,518		215,518	71.5		75.3				105,653	18,924
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	231,545	42,604

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	38	33	19	10	1		1	15	XXX	
2. 2004	72,492	14,780	57,712	38,985	15,448	2,890	810	2,124	.48	.781	27,693	5,503	
3. 2005	79,560	6,102	73,458	40,842	10,147	3,383	643	2,127	6	.536	35,556	5,855	
4. 2006	88,736	6,806	81,930	49,057	6,100	4,011	380	2,315	1	.684	48,902	6,227	
5. 2007	92,824	7,472	85,352	51,781	7,394	5,373	871	2,238	1	.953	51,126	6,826	
6. 2008	95,208	6,903	88,305	53,211	7,365	4,631	219	2,289	3	.703	52,544	6,787	
7. 2009	98,686	6,453	92,233	55,581	5,588	5,448	584	2,354		.886	57,211	6,939	
8. 2010	105,329	6,186	99,143	54,976	3,294	4,980	231	2,590		.792	59,021	7,763	
9. 2011	114,372	6,286	108,086	55,487	1,338	3,462	161	2,664		.884	60,114	8,461	
10. 2012	124,391	6,849	117,542	42,542	.8	1,288		2,804		.691	46,626	8,331	
11. 2013	136,845	6,840	130,005	25,709	2	397		2,336		346	28,440	8,523	
12. Totals	XXX	XXX	XXX	468,209	56,717	35,882	3,909	23,842	59	7,257	467,248	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	5	1			1						1	5	1
2. 2004	(2)		97	14					5	1	8	1	93
3. 2005	(28)		94		3				5		8	50	82
4. 2006	605		179		92				9		28	7	913
5. 2007	1,090	750	179		177	.113	9		44		57	636	5
6. 2008	1,615	1,000	159		267	.151	8		53		.154	.951	19
7. 2009	10,123	3,792	153		1,667	.598	8		310		.438	.7,871	52
8. 2010	16,630	3,395	155		2,578	.511	8		424		.309	15,889	124
9. 2011	21,636	1,695	178		3,426	.255	11		553		.832	23,854	300
10. 2012	25,313	554	3,054		4,012	.83	472		799		.787	33,013	624
11. 2013	33,083	1,104	20,041		5,128	171	3,067		1,630		.659	61,674	2,245
12. Totals	110,070	12,291	24,289	14	17,351	1,882	3,602	1	3,857		3,295	144,981	3,378

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4	1
2. 2004	44,107	16,321	27,786	60.8	110.4	.48.1				81	12
3. 2005	46,434	10,796	35,638	58.4	176.9	.48.5				65	16
4. 2006	56,296	6,481	49,815	63.4	95.2	.60.8				.784	129
5. 2007	60,891	9,129	51,762	65.6	122.2	.60.6				.519	117
6. 2008	62,233	8,738	53,495	65.4	126.6	.60.6				.774	178
7. 2009	75,644	10,562	65,082	76.7	163.7	.70.6				.6,485	1,388
8. 2010	82,341	7,431	74,910	78.2	120.1	.75.6				.13,390	2,499
9. 2011	87,417	3,449	83,968	76.4	54.9	77.7				.20,120	3,735
10. 2012	80,284	645	79,639	64.5	9.4	.67.8				.27,814	5,200
11. 2013	91,391	1,277	90,114	66.8	18.7	.69.3				.52,020	9,654
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	122,056	22,929

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	1,677	1,677	118	118	35			35	XXX	
2. 2004	69,641	50,289	19,352	42,790	30,114	3,602	2,535	2,015	140	123	15,618	5,187	
3. 2005	81,086	36,649	44,437	50,726	22,371	4,230	1,781	2,210	63	305	32,951	5,538	
4. 2006	101,210	8,801	92,409	63,162	6,260	5,120	494	2,681		387	64,209	6,348	
5. 2007	119,419	10,888	108,531	74,310	2,848	6,456	235	2,759		617	80,442	6,664	
6. 2008	120,521	10,248	110,273	78,253	4,143	6,098	237	2,784	14	388	82,741	6,611	
7. 2009	113,314	8,629	104,685	64,037	1,395	5,310	55	2,629		384	70,526	5,780	
8. 2010	112,232	7,636	104,596	58,945		4,990		2,623		478	66,558	6,195	
9. 2011	120,555	7,698	112,857	56,785		5,236		2,573		324	64,594	6,211	
10. 2012	122,355	8,095	114,260	36,706		3,192		2,335		72	42,233	5,746	
11. 2013	134,512	8,271	126,241	21,506	1,005	1,192	28	1,851		8	23,516	5,104	
12. Totals	XXX	XXX	XXX	548,897	69,813	45,544	5,483	24,495	217	3,086	543,423	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.	11,371	11,371			922	922			79			79	94			
2. 2004	3,873	3,075	2,055	1,440	277	218	188	132	103		27	1,631	32			
3. 2005	4,477	3,119	2,811	1,129	300	201	253	101	136		80	3,427	45			
4. 2006	5,635	4,353	3,453	8	420	291	318		169		466	5,343	55			
5. 2007	9,127	5,485	4,126	8	698	385	384		215		470	8,672	89			
6. 2008	11,452	3,971	4,738	11	878	272	433	1	257		761	13,503	152			
7. 2009	7,248	1,396	7,482	18	550	99	682	1	330		1,010	14,778	134			
8. 2010	12,866	493	12,288	49	940	34	1,040	2	550		1,349	27,106	256			
9. 2011	18,024		18,500	97	1,381		1,470	5	825		2,688	40,098	509			
10. 2012	13,372		30,507	205	1,218		2,244	10	1,230		4,024	48,356	782			
11. 2013	24,445	1,827	35,923	297	2,144	134	2,412	14	1,497		3,605	64,149	2,311			
12. Totals	121,890	35,090	121,883	3,262	9,728	2,556	9,424	266	5,391		14,480	227,142	4,459			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		79
2. 2004	54,903	37,654	17,249	78.8	74.9	89.1					1,413
3. 2005	65,143	28,765	36,378	80.3	78.5	81.9					3,040
4. 2006	80,958	11,406	69,552	80.0	129.6	75.3					4,727
5. 2007	98,075	8,961	89,114	82.1	82.3	82.1					7,761
6. 2008	104,893	8,649	96,244	87.0	84.4	87.3					12,207
7. 2009	88,268	2,964	85,304	77.9	34.3	81.5					13,315
8. 2010	94,242	578	93,664	84.0	7.6	89.5					24,611
9. 2011	104,794	102	104,692	86.9	1.3	92.8					3,6427
10. 2012	90,804	215	90,589	74.2	2.7	79.3					43,674
11. 2013	90,970	3,305	87,665	67.6	40.0	69.4					58,245
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	205,420	21,722

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	2,059	1,167	1,511	1,068	.43		16	1,378	XXX	
2. 2004	247,348	21,311	226,037	113,495	34,220	18,296	3,469	7,608	1,115	2,051	100,595	12,341	
3. 2005	256,294	25,492	230,802	103,270	18,506	19,178	3,268	6,447	179	1,126	106,942	10,793	
4. 2006	263,509	26,315	237,194	116,524	10,926	14,695	.572	8,194	248	1,484	127,667	11,379	
5. 2007	266,231	28,169	238,062	124,411	14,330	14,998	734	7,757	233	1,793	131,869	12,050	
6. 2008	257,710	25,832	231,878	162,743	25,362	16,536	911	10,017	.859	1,985	162,164	14,380	
7. 2009	251,772	24,444	227,328	142,507	18,273	13,954	275	9,281	.547	1,787	146,647	13,802	
8. 2010	261,355	25,152	236,203	178,526	36,118	12,682	808	11,402	.956	2,146	164,728	15,623	
9. 2011	283,274	27,824	255,450	245,418	93,985	9,335	668	16,497	3,097	1,164	173,500	17,780	
10. 2012	311,449	34,214	277,235	141,497	26,444	4,737	108	11,787	1,422	1,095	130,047	13,949	
11. 2013	352,114	40,549	311,565	78,415	4,199	2,543	240	6,745	140	291	83,124	12,039	
12. Totals	XXX	XXX	XXX	1,408,865	283,530	128,465	12,121	95,778	8,796	14,938	1,328,661	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.	4,615	3,461			3,730	2,549			138		.569	2,473	79			
2. 2004	3,183	2,264	.195	1	2,078	1,214	.153	1	.94		.152	2,223	54			
3. 2005	5,720	3,451	.398	3	4,170	2,291	.313	2	.175		.146	5,029	79			
4. 2006	3,284	1,491	.463	3	2,815	1,170	.363	3	.121		.265	4,379	48			
5. 2007	7,848	3,135	.732	5	5,956	2,459	.574	4	.250		.294	9,757	69			
6. 2008	8,555	2,792	.1,179	9	7,039	2,190	.925	7	.297		.435	12,997	88			
7. 2009	17,504	4,359	.1,680	12	12,369	3,197	.1,318	10	.557		.558	25,850	181			
8. 2010	18,271	2,706	.2,527	19	13,820	1,820	.1,983	15	.628		.989	32,669	251			
9. 2011	30,362	6,753	.5,140	39	18,018	1,605	.4,007	30	.1,049		.1,134	.50,149	512			
10. 2012	36,159	5,406	.13,711	152	23,315	2,212	.9,390	80	.1,591		.3,027	76,316	926			
11. 2013	49,294	6,585	.31,393	487	16,716	932	.17,756	187	.2,548		.3,755	109,516	3,754			
12. Totals	184,795	42,403	57,418	730	110,026	21,639	36,782	339	.7,448		11,324	331,358	6,041			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.1,154	1,319
2. 2004	145,102	42,284	102,818	.58.7	.198.4	.45.5				.1,113	1,109
3. 2005	139,671	27,700	111,971	.54.5	.108.7	.48.5				.2,665	2,364
4. 2006	146,459	14,413	132,046	.55.6	.54.8	.55.7				.2,253	2,127
5. 2007	162,526	20,900	141,626	.61.0	.74.2	.59.5				.5,439	4,317
6. 2008	207,291	32,130	175,161	.80.4	.124.4	.75.5				.6,933	6,064
7. 2009	199,170	26,673	172,497	.79.1	.109.1	.75.9				.14,812	11,037
8. 2010	239,839	42,442	197,397	.91.8	.168.7	.83.6				.18,073	14,596
9. 2011	329,826	106,177	223,649	.116.4	.381.6	.87.6				.28,710	21,439
10. 2012	242,187	35,824	206,363	.77.8	.104.7	.74.4				.44,312	32,003
11. 2013	205,410	12,770	192,640	.58.3	.31.5	.61.8				.73,615	35,900
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	199,079	132,275

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 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	870	821	287	210	18			144	XXX	
2. 2004	19,101	3,101	16,000	7,247	2,856	3,154	1,078	339		48	6,806	723	
3. 2005	23,155	4,819	18,336	6,081	970	2,452	251	279	1	65	7,590	741	
4. 2006	27,701	6,998	20,703	9,829	2,033	2,650	161	411	1	83	10,695	768	
5. 2007	31,039	9,680	21,359	8,897	2,914	2,150	374	455	2	52	8,212	752	
6. 2008	31,546	12,451	19,095	13,200	6,796	1,242	158	481	1	29	7,968	787	
7. 2009	33,002	16,195	16,807	8,638	4,599	1,746	96	440		43	6,129	848	
8. 2010	37,638	21,025	16,613	10,183	6,023	933	142	545	3	63	5,493	856	
9. 2011	44,857	26,128	18,729	13,424	9,070	791	17	606	2	50	5,732	890	
10. 2012	50,894	30,225	20,669	6,724	3,037	614	17	674	1	57	4,957	832	
11. 2013	58,561	34,519	24,042	2,377	901	145	7	500		36	2,114	679	
12. Totals	XXX	XXX	XXX	87,470	40,020	16,164	2,511	4,748	11	526	65,840	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		Case Basis							
	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.	712	300			688	277			23		32	846	11			
2. 2004	2		.199	2	.88		.184	2	.11		93	480	7			
3. 2005	618	500	205	2	579	462	.189	2	.27		22	.652	7			
4. 2006	589	.188	269	3	568	.174	249	2	.30		32	1,338	19			
5. 2007	2,505	1,477	.324	3	2,171	1,366	299	3	.90		7	2,540	27			
6. 2008	2,018	1,510	.427	4	839	.622	.395	4	.70		.8	1,609	8			
7. 2009	11,520	10,992	.816	7	.872	.404	.754	7	.325		18	2,877	30			
8. 2010	5,398	4,051	1,133	10	1,020	.150	1,047	10	.193		44	4,570	.39			
9. 2011	3,831	2,012	2,575	23	1,031	.77	2,368	22	.210		60	7,881	.62			
10. 2012	12,580	9,887	3,988	963	2,308	.364	2,595	57	.487		75	10,687	119			
11. 2013	7,786	5,320	12,437	6,613	1,580	198	4,950	281	.660		56	15,001	226			
12. Totals	47,559	36,237	22,373	7,630	11,744	4,094	13,030	390	2,126		447	48,481	555			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.412	434
2. 2004	11,224	3,938	7,286	.58.8	127.0	.45.5				199	281
3. 2005	10,430	2,188	8,242	45.0	45.4	44.9				321	332
4. 2006	14,595	2,562	12,033	52.7	36.6	.58.1				667	670
5. 2007	16,891	6,139	10,752	54.4	63.4	.50.3				1,348	1,192
6. 2008	18,672	9,095	9,577	.59.2	73.0	.50.2				931	677
7. 2009	25,111	16,105	9,006	.76.1	99.4	.53.6				1,336	1,540
8. 2010	20,452	10,389	10,063	.54.3	49.4	.60.6				2,469	2,101
9. 2011	24,836	11,223	13,613	.55.4	43.0	.72.7				4,370	3,510
10. 2012	29,970	14,326	15,644	.58.9	47.4	.75.7				5,718	4,969
11. 2013	30,435	13,320	17,115	.52.0	38.6	.71.2				8,289	6,710
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	26,060	22,416

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX									XXX	
2. 2004													
3. 2005													
4. 2006													
5. 2007													
6. 2008													
7. 2009													
8. 2010													
9. 2011													
10. 2012													
11. 2013													
12. Totals	XXX	XXX	XXX									XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.													
2. 2004													
3. 2005													
4. 2006													
5. 2007													
6. 2008													
7. 2009													
8. 2010													
9. 2011													
10. 2012													
11. 2013													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2004											
3. 2005											
4. 2006											
5. 2007											
6. 2008											
7. 2009											
8. 2010											
9. 2011											
10. 2012											
11. 2013											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	.440	-(90)	156	.44	.18		.107	.660	XXX	
2. 2012	53,251	6,620	46,631	23,336	2,012	396	11	1,162	28	.310	22,843	XXX	
3. 2013	56,536	7,749	48,787	14,674	55	206	1	835	6	213	15,653	XXX	
4. Totals	XXX	XXX	XXX	38,450	1,977	758	56	2,015	34	630	39,156	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	765	478	3	1	.66	47			12		.39	.320	.21			
2. 2012	.47		50	16	.26		.5	2	8		.385	.118	.23			
3. 2013	1,723	157	1,729	131	154	12	109	12	101		710	3,505	381			
4. Totals	2,535	635	1,782	148	246	59	114	14	121		1,134	3,943	425			

	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	289	32
2. 2012	25,030	2,069	22,961	47.0	31.3	49.2				81	37
3. 2013	19,531	374	19,157	34.5	4.8	39.3				3,165	340
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,535	409

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	.866	.126	.276	.11	.66	.3	.951	.1,068	XXX	
2. 2012	293,256	16,158	277,098	183,067	8,879	793	3	12,066	.252	.20,042	.186,792	129,032	
3. 2013	301,334	15,067	286,267	171,903	2,712	598	3	11,101	.87	.12,888	.180,800	123,777	
4. Totals	XXX	XXX	XXX	355,836	11,717	1,667	17	23,233	342	33,881	368,660	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	152		.607		15		44		.27		.39	.844	.69			
2. 2012	(2,165)	14	.727		.20	1	53		.32		.2,419	(1,348)	.90			
3. 2013	2,483	1,069	6,669		1,066	88	505		526		12,123	10,092	6,497			
4. Totals	470	1,083	8,003		1,101	89	602		585		14,581	9,588	6,656			

	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
	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	.759	.85
2. 2012	194,593	9,149	185,444	.66.4	56.6	66.9				(1,452)	103
3. 2013	194,851	3,959	190,892	64.7	26.3	66.7				8,083	2,009
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,390	2,197

ANNUAL STATEMENT FOR THE YEAR 2013 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	(8)		16				58	.8	XXX	
2. 2012	794	44	750	.113		12		6		2	.131	XXX	
3. 2013	921	46	875	85		3		5			93	XXX	
4. Totals	XXX	XXX	XXX	190		31		11		60	232	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	111				8				7		25	127	3			
2. 2012	108				10				9		57	126	3			
3. 2013	1		458		2		26		37		28	524	4			
4. Totals	220		458		20		26		53		110	777	10			

	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		111	15
2. 2012	258		258	32.5		34.4				108	18
3. 2013	617		617	67.0		70.5				459	65
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX		XXX		678	98

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 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	9,175	8,005	6,903	7,461	7,563	7,418	7,416	7,447	7,444	7,439	(5)	(8)
2. 2004	96,068	92,076	91,976	91,861	91,126	91,164	90,694	90,830	90,833	90,832	(1)	2
3. 2005	XXX	112,329	108,467	108,755	108,621	107,959	108,185	108,376	108,419	108,406	(13)	30
4. 2006	XXX	XXX	115,389	111,907	112,298	112,592	112,040	112,029	112,046	110,944	(1,102)	(1,085)
5. 2007	XXX	XXX	XXX	149,555	144,582	145,698	144,612	143,922	143,897	143,729	(168)	(193)
6. 2008	XXX	XXX	XXX	XXX	199,830	189,061	189,642	189,766	189,480	189,051	(429)	(715)
7. 2009	XXX	XXX	XXX	XXX	XXX	234,643	231,508	230,710	230,165	229,668	(497)	(1,042)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	248,764	240,446	241,083	240,236	(847)	(210)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,424	246,614	250,774	4,160	(6,650)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255,412	247,350	(8,062)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,220	XXX	XXX
										12. Totals	(6,964)	(9,871)

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

1. Prior	50,292	47,904	43,932	41,191	39,650	38,924	39,311	38,696	38,632	38,624	(8)	(72)
2. 2004	91,301	92,417	92,382	90,785	88,517	87,477	88,090	87,977	87,702	87,681	(21)	(296)
3. 2005	XXX	113,144	112,116	110,254	105,868	105,044	104,906	104,270	105,047	105,074	27	804
4. 2006	XXX	XXX	117,788	120,840	116,139	112,386	112,399	111,487	110,986	110,583	(403)	(904)
5. 2007	XXX	XXX	XXX	132,332	132,492	129,150	128,352	125,880	123,319	123,818	499	(2,062)
6. 2008	XXX	XXX	XXX	145,443	152,710	147,531	146,249	144,440	143,880	143,880	(560)	(2,369)
7. 2009	XXX	XXX	XXX	XXX	167,741	166,004	167,638	168,193	165,193	(3,000)	(2,445)	
8. 2010	XXX	XXX	XXX	XXX	XXX	181,801	185,130	187,051	192,854	5,803	7,724	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	187,986	201,958	206,128	4,170	18,142	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200,524	219,324	18,800	XXX	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,702	XXX	XXX	
										12. Totals	25,307	18,522

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

1. Prior	17,302	16,909	17,976	18,533	18,488	17,407	17,516	17,498	17,446	17,372	(74)	(126)
2. 2004	27,317	27,725	27,466	25,987	25,303	25,430	25,593	25,749	25,732	25,703	(29)	(46)
3. 2005	XXX	39,044	37,535	35,978	33,915	33,417	33,318	33,710	33,562	33,508	(54)	(202)
4. 2006	XXX	XXX	48,759	49,120	48,225	47,714	46,953	47,412	47,056	47,475	419	63
5. 2007	XXX	XXX	XXX	55,048	52,848	50,178	50,732	49,892	50,469	49,482	(987)	(410)
6. 2008	XXX	XXX	XXX	XXX	53,962	51,808	49,739	52,850	53,436	51,156	(2,280)	(1,694)
7. 2009	XXX	XXX	XXX	XXX	XXX	64,406	59,990	57,515	62,528	62,419	(109)	4,904
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	66,576	66,622	68,652	71,896	3,244	5,274
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	77,211	77,706	80,752	3,046	3,541	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,177	76,036	(2,141)	XXX	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,148	XXX	XXX	
										12. Totals	1,035	11,304

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

1. Prior												
2. 2004	16,371	11,705	12,862	13,320	15,379	15,929	15,534	15,571	15,369	15,272	(97)	(299)
3. 2005	XXX	38,173	27,811	29,464	34,118	37,886	33,698	33,633	34,018	34,094	76	461
4. 2006	XXX	XXX	79,752	56,050	65,785	70,551	65,940	67,543	66,915	66,702	(213)	(841)
5. 2007	XXX	XXX	XXX	92,205	77,759	86,252	87,169	85,127	84,075	86,140	2,065	1,013
6. 2008	XXX	XXX	XXX	XXX	80,188	88,384	92,747	93,147	92,412	93,216	804	69
7. 2009	XXX	XXX	XXX	XXX	XXX	82,827	89,131	88,224	83,427	82,343	(1,084)	(5,881)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	87,620	93,903	90,723	90,492	(231)	(3,411)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	89,128	99,731	101,294	1,563	12,166	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,496	87,024	5,528	XXX	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,317	XXX	XXX	
										12. Totals	8,411	3,277

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	220,114	209,269	205,916	200,861	190,840	171,422	137,487	139,613	138,163	137,350	(813)	(2,263)
2. 2004	122,188	108,553	113,844	112,053	110,010	104,496	97,033	95,272	95,757	96,230	473	958
3. 2005	XXX	136,820	119,240	120,607	124,919	118,616	107,649	105,458	104,750	105,527	777	69
4. 2006	XXX	XXX	172,789	154,530	153,786	157,641	138,378	133,175	128,360	123,979	(4,381)	(9,196)
5. 2007	XXX	XXX	XXX	178,495	177,151	153,861	138,158	135,230	135,055	133,851	(1,204)	(1,379)
6. 2008	XXX	XXX	XXX	XXX	237,513	199,563	188,340	176,499	168,884	165,706	(3,178)	(10,793)
7. 2009	XXX	XXX	XXX	XXX	XXX	199,600	181,264	175,452	166,269	163,206	(3,063)	(12,246)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	220,935	200,781	190,049	186,323	(3,726)	(14,458)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	232,559	217,127	209,201	(7,926)	(23,358)	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,714	194,406	1,692	XXX	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183,488	XXX	XXX	
										12. Totals	(21,349)	(72,666)

ANNUAL STATEMENT FOR THE YEAR 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior												
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2013	XXX	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. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX											
10. 2012	XXX				XXX							
11. 2013	XXX											
12. Totals												

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

1. Prior												
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX											
10. 2012	XXX				XXX							
11. 2013	XXX											
12. Totals												

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

1. Prior	14,501	18,698	19,734	18,535	17,670	16,949	16,032	16,643	16,111	16,051	(60)	(592)	
2. 2004	7,937	10,254	8,673	9,577	8,208	7,436	7,655	6,965	7,273	6,936	(337)	(29)	
3. 2005	XXX	11,450	11,251	8,415	8,435	7,229	7,087	7,978	8,322	7,938	(384)	(40)	
4. 2006	XXX	XXX	15,323	18,896	11,352	11,582	10,945	11,616	13,072	11,593	(1,479)	(23)	
5. 2007	XXX	XXX	XXX	16,949	13,337	12,281	10,416	12,842	10,778	10,209	(569)	(2,633)	
6. 2008	XXX	XXX	XXX	XXX	15,915	12,530	12,051	11,344	10,065	9,026	(1,039)	(2,318)	
7. 2009	XXX	XXX	XXX	XXX	XXX	13,640	13,010	12,623	9,166	8,240	(926)	(4,383)	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	14,695	13,382	12,018	9,329	(2,689)	(4,053)	
9. 2011	XXX	18,548	13,223	12,798	(425)	(5,750)							
10. 2012	XXX	17,508	14,484	(3,024)	XXX								
11. 2013	XXX	15,953	XXX	XXX									
12. Totals												(10,932)	(19,821)

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

1. Prior												
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX											
10. 2012	XXX				XXX							
11. 2013	XXX											
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,935	3,139	3,856	717	921
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,993	21,819	826	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,228	XXX	XXX
										4. Totals	1,543	921

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	10,558	5,768	8,058	2,290	(2,500)						
2. 2012	XXX	175,676	173,598	(2,078)	XXX							
3. 2013	XXX	XXX	179,352	XXX	XXX							
										4. Totals	212	(2,500)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	112	71	236	.165	124						
2. 2012	XXX	238	242	.4	XXX							
3. 2013	XXX	575	XXX	XXX								
										4. Totals	169	124

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

1. Prior	XXX	XXX	XXX									
2. 2012	XXX	XXX	XXX									
3. 2013	XXX	XXX	XXX									
										4. Totals		

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX											
10. 2012	XXX				XXX							
11. 2013	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 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior.....	.000	3,319	4,561	6,777	7,242	7,256	7,325	7,392	7,389	7,400	3,919	1,698
2. 2004.....	71,359	87,656	89,631	90,204	90,532	90,557	90,595	90,780	90,781	90,780	31,644	5,913
3. 2005.....	XXX	81,417	103,258	106,219	107,149	107,586	107,788	108,170	108,202	108,273	22,328	4,603
4. 2006.....	XXX	XXX	80,676	104,295	108,895	109,543	110,377	110,735	110,875	110,884	20,501	4,405
5. 2007.....	XXX	XXX	XXX	116,009	137,862	140,234	141,499	142,138	142,419	143,209	26,811	5,827
6. 2008.....	XXX	XXX	XXX	XXX	156,874	182,129	185,306	187,125	188,084	188,542	38,342	8,514
7. 2009.....	XXX	XXX	XXX	XXX	XXX	184,686	223,018	227,254	228,666	228,808	40,450	6,574
8. 2010.....	XXX	XXX	XXX	XXX	XXX	184,550	229,474	236,467	238,568	242,174	7,705	
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	205,175	239,612	245,250	245,039	8,851	
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	194,222	234,843	44,027	7,369	
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,555	26,431	6,192	

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

1. Prior.....	.000	19,810	30,152	35,017	37,111	38,276	38,250	38,551	38,551	.38,565	9,038	2,319
2. 2004.....	37,327	63,055	74,256	82,081	85,389	86,579	87,014	87,251	87,420	.87,532	18,948	3,136
3. 2005.....	XXX	46,123	74,660	89,702	97,658	101,144	102,678	103,450	104,677	.104,730	19,175	3,349
4. 2006.....	XXX	XXX	46,254	78,273	92,637	103,260	106,912	109,778	110,050	.110,369	19,248	3,478
5. 2007.....	XXX	XXX	XXX	52,960	88,164	105,162	115,720	119,660	121,321	.123,232	21,213	3,862
6. 2008.....	XXX	XXX	XXX	XXX	57,726	99,405	120,268	131,448	137,896	.140,789	22,428	4,117
7. 2009.....	XXX	XXX	XXX	XXX	XXX	63,940	108,559	133,910	148,949	.155,698	24,679	4,483
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	71,677	121,590	153,495	.170,324	27,817	5,166
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,343	134,321	.166,391	29,180	5,315
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,469	.149,554	28,068	5,048
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.84,243	21,058	3,829

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

1. Prior.....	.000	8,392	12,865	14,869	15,945	16,949	17,118	17,191	17,354	.17,367	1,908	490
2. 2004.....	9,864	16,473	20,612	22,840	24,096	24,918	25,088	25,348	25,487	.25,618	4,787	716
3. 2005.....	XXX	13,403	21,333	27,762	30,396	32,161	32,541	32,811	33,245	.33,435	4,992	861
4. 2006.....	XXX	XXX	13,765	25,191	35,217	39,583	43,528	44,995	45,592	.46,589	5,325	896
5. 2007.....	XXX	XXX	XXX	16,527	30,803	37,525	43,044	46,258	48,093	.48,889	5,784	1,037
6. 2008.....	XXX	XXX	XXX	XXX	16,917	28,641	36,976	42,945	48,027	.50,258	5,784	984
7. 2009.....	XXX	XXX	XXX	XXX	XXX	16,642	32,435	38,996	49,690	.54,856	5,843	1,044
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	19,926	37,807	50,534	.56,431	6,454	1,185
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,263	44,034	.57,451	6,896	1,265
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,144	.43,821	6,505	1,202
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,104	.5,313	965	

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

1. Prior.....	.000	8,392	12,865	14,869	15,945	16,949	17,118	17,191	17,354	.17,367	1,908	490
2. 2004.....	3,519	7,908	10,077	11,471	12,193	12,759	13,226	13,422	13,603	.13,743	4,440	715
3. 2005.....	XXX	7,848	18,572	23,853	26,280	28,497	29,315	29,576	30,511	.30,804	4,727	766
4. 2006.....	XXX	XXX	15,845	37,544	48,732	54,167	56,428	60,168	60,646	.61,528	5,471	822
5. 2007.....	XXX	XXX	XXX	20,795	46,743	60,268	67,584	71,018	74,511	.77,683	5,772	803
6. 2008.....	XXX	XXX	XXX	XXX	21,612	47,890	60,863	69,952	76,259	.79,971	5,594	865
7. 2009.....	XXX	XXX	XXX	XXX	XXX	19,514	45,596	56,929	62,988	.67,896	4,920	726
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	19,521	44,150	57,275	.63,935	5,167	772
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,820	47,641	.62,020	4,921	781
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,704	.39,897	4,277	687
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.21,665	2,301	492

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000	35,172	65,043	86,512	106,421	117,553	125,020	130,145	133,679	.135,015	8,252	4,739
2. 2004.....	44,323	66,903	74,844	81,888	85,928	88,841	90,856	92,735	93,626	.94,102	9,112	3,175
3. 2005.....	XXX	46,428	69,266	77,487	84,757	90,542	93,985	96,321	99,095	.100,673	7,915	2,799
4. 2006.....	XXX	XXX	60,909	91,057	98,731	106,066	110,586	116,407	118,090	.119,721	8,376	2,955
5. 2007.....	XXX	XXX	XXX	63,359	93,426	105,677	115,191	117,655	121,101	.124,345	8,864	3,117
6. 2008.....	XXX	XXX	XXX	XXX	88,624	121,926	132,865	141,840	149,032	.153,006	10,726	3,566
7. 2009.....	XXX	XXX	XXX	XXX	XXX	80,097	113,524	124,155	132,164	.137,913	10,104	3,517
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	93,701	130,522	143,681	.154,282	11,456	3,916
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,203	146,874	.160,101	13,361	3,907
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,050	.119,681	9,900	3,123
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.76,520	6,193	2,092

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	.000											
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XX								
7. 2009	XXX	XXX	XXX	XXX	XX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000											
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XX	XXX							
8. 2010	XXX	XXX	XXX	XX	XXX	XX						
9. 2011	XXX	XXX	XXX	XXX	XX	XXX	XX					
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000										XXX	XXX
2. 2004											XXX	XXX
3. 2005	XXX										XXX	XXX
4. 2006	XXX	XXX									XXX	XXX
5. 2007	XXX	XXX	XXX								XXX	XXX
6. 2008	XXX	XXX	XXX	XXX							XXX	XXX
7. 2009	XXX	XXX	XXX	XX	XXX						XXX	XXX
8. 2010	XXX	XXX	XXX	XX	XXX	XX					XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XX	XXX	XX				XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000	3,121	5,679	7,960	10,690	12,173	13,173	14,501	15,100	15,227	568	292
2. 2004	1,205	2,243	3,495	4,363	5,170	5,784	5,919	5,978	6,343	6,467	499	217
3. 2005	XXX	1,092	1,943	2,833	4,054	4,950	6,024	6,737	6,895	7,312	518	216
4. 2006	XXX	XXX	1,234	3,539	4,410	5,375	6,302	7,312	9,222	10,286	550	199
5. 2007	XXX	XXX	XXX	1,437	3,018	4,097	6,018	7,001	7,493	7,759	534	191
6. 2008	XXX	XXX	XXX	XXX	2,109	3,915	5,721	6,088	7,187	7,488	542	237
7. 2009	XXX	XXX	XXX	XXX	XXX	1,370	2,468	4,210	5,049	5,689	573	245
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,310	3,011	3,676	4,952	559	258
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,793	3,065	5,128	584	244
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,979	4,283	514	199
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,614	354	99	

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

1. Prior	.000											
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XX	XXX							
8. 2010	XXX	XXX	XXX	XX	XXX	XX						
9. 2011	XXX	XXX	XXX	XXX	XX	XXX	XX					
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	2,906	3,548	XXX	XXX
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,839	21,709	XXX	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,824	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	.000	6,236	7,241	664,166	91,614						
2. 2012	XXX	166,272	174,978	111,864	17,078							
3. 2013	XXX	XXX	169,786	101,554	15,726							

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	.000	109	116	XXX	XXX						
2. 2012	XXX	25	125	XXX	XXX							
3. 2013	XXX	XXX	88	XXX	XXX							

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

1. Prior	XXX	.000			XXX	XXX						
2. 2012	XXX			XXX	XXX							
3. 2013	XXX			XXX	XXX							

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2004											XXX	XXX
3. 2005	XXX										XXX	XXX
4. 2006	XXX	XXX									XXX	XXX
5. 2007	XXX	XXX	XXX								XXX	XXX
6. 2008	XXX	XXX	XXX	XXX							XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	1,693	458	191	45						
2. 2004	9,972	799	282	132						
3. 2005	XXX	9,214	1,332	340						
4. 2006	XXX	XXX	8,021	952	.11					
5. 2007	XXX	XXX	XXX	7,975	20	16				
6. 2008	XXX	XXX	XXX	XXX	10,010	30	20			
7. 2009	XXX	XXX	XXX	XXX	XXX	12,302	.46	.19		
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	14,492	.44	.21	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,142	.47	.23
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,573	.55
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,564

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

1. Prior	6,117	2,262	1,285	.471	8	1	535	.1	1	
2. 2004	14,957	5,993	2,388	1,061	21	36	307	.1	1	
3. 2005	XXX	22,203	8,086	2,584	.46	113	325	.2	1	.1
4. 2006	XXX	XXX	29,267	10,291	2,154	209	315	.4	2	2
5. 2007	XXX	XXX	XXX	32,102	10,078	2,776	321	.6	4	2
6. 2008	XXX	XXX	XXX	XXX	33,168	12,624	392	.14	6	.4
7. 2009	XXX	XXX	XXX	XXX	XXX	39,647	5,218	.102	.18	.6
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	35,891	.5,344	.104	.14
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,551	.5,707	.100
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.39,830	.5,847
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,234

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

1. Prior	3,036	1,046	692	251	1		102	114	86	
2. 2004	7,501	3,795	1,429	.558	4	.8	.58	.90	.94	.86
3. 2005	XXX	13,052	5,680	1,443	.10	.24	.62	.126	.151	.99
4. 2006	XXX	XXX	19,409	6,811	1,274	.47	.60	.113	.179	.188
5. 2007	XXX	XXX	XXX	20,838	6,845	1,501	.64	.113	.164	.188
6. 2008	XXX	XXX	XXX	XXX	20,346	8,033	.85	.111	.156	.167
7. 2009	XXX	XXX	XXX	XXX	XXX	22,810	4,006	.135	.157	.161
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	24,037	5,451	.185	.164
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,033	.5,150	.189
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31,102	.3,527
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,108

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

1. Prior										
2. 2004	6,389	.814	339	180	1,442	1,617	970	1,071	.913	.671
3. 2005	XXX	15,448	2,354	.699	3,703	4,804	2,386	2,400	2,269	1,833
4. 2006	XXX	XXX	35,512	4,864	8,541	10,018	6,247	4,813	.4,177	3,763
5. 2007	XXX	XXX	XXX	.39,769	14,548	14,080	10,929	.8,025	.5,453	.4,501
6. 2008	XXX	XXX	XXX	XXX	22,290	21,651	16,757	12,642	.8,149	.5,159
7. 2009	XXX	XXX	XXX	XXX	.31,054	28,639	19,584	13,220	.8,144	
8. 2010	XXX	XXX	XXX	XXX	XXX	35,258	33,153	.20,689	.13,277	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	39,422	.34,061	.19,868	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.40,493	.32,536	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,023

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	120,194	.93,879	91,176	.76,208	54,367	.38,443	2,659	1,529	.394	
2. 2004	.44,439	.21,105	18,476	.18,216	15,142	9,602	1,840	1,121	.789	.346
3. 2005	XXX	.58,490	27,911	.21,255	22,386	15,423	.3,019	1,879	.894	.706
4. 2006	XXX	XXX	71,335	.41,434	23,392	24,428	4,448	3,119	.1,508	.820
5. 2007	XXX	XXX	XXX	.71,822	49,041	19,895	6,508	4,296	.2,363	.1,296
6. 2008	XXX	XXX	XXX	XXX	95,106	38,555	13,183	6,496	.3,341	.2,088
7. 2009	XXX	XXX	XXX	XXX	XXX	69,386	32,642	.13,197	.5,076	.2,976
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	67,295	33,115	.10,263	.4,477
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,912	.26,130	.9,079
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.56,254	.22,868
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,474

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior										
2. 2004										
3. 2005	XXX									
4. 2006	XXX	XXX								
5. 2007	XXX	XXX	XX							
6. 2008	XXX	XXX	XX	XX						
7. 2009	XXX	XXX	XX	XXX	XXX					
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2004										
3. 2005	XXX									
4. 2006	XXX	XXX								
5. 2007	XXX	XXX	XXX							
6. 2008	XXX	XXX	XX	XXX						
7. 2009	XXX	XXX	XX	XX	XX					
8. 2010	XXX	XXX	XX	XX	XX	XX				
9. 2011	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2013	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. 2004										
3. 2005	XXX									
4. 2006	XXX	XXX								
5. 2007	XXX	XXX	XXX							
6. 2008	XXX	XXX	XX	XXX						
7. 2009	XXX	XXX	XX	XX	XX					
8. 2010	XXX	XXX	XX	XX	XX	XX				
9. 2011	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	6,684	8,865	7,402	4,727	2,864	2,130	.996	1,046	.459	
2. 2004	4,880	6,290	3,343	3,019	1,241	.676	479	.554	.459	380
3. 2005	XXX	7,966	6,971	3,631	2,012	1,257	654	.794	.505	390
4. 2006	XXX	XXX	9,888	11,469	3,842	2,791	1,348	1,165	.767	513
5. 2007	XXX	XXX	XXX	10,665	6,306	2,401	1,758	2,006	.939	617
6. 2008	XXX	XXX	XXX	XXX	10,535	5,216	4,010	2,815	1,763	814
7. 2009	XXX	XXX	XXX	XXX	XXX	8,618	5,012	6,420	2,513	1,555
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	9,710	7,022	5,630	2,159
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,123	.6,224	4,898
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,679	.5,564
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,491

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

1. Prior										
2. 2004										
3. 2005	XXX									
4. 2006	XXX	XXX								
5. 2007	XXX	XXX	XXX							
6. 2008	XXX	XXX	XX	XXX						
7. 2009	XXX	XXX	XX	XX	XX					
8. 2010	XXX	XXX	XX	XX	XX	XX				
9. 2011	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2013 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
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,713	36	2
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,704	37
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,695

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	9,706	1,587	651						
2. 2012	XXX	8,143	779							
3. 2013	XXX	XXX	7,174							

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	103								
2. 2012	XXX	115								
3. 2013	XXX	484								

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

1. Prior	XXX	XXX	XX	XXX	XXX	XX	XXX			
2. 2012	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2013	XXX	XXX	XX	XX	XX	XX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2004										
3. 2005	XXX									
4. 2006	XXX	XXX								
5. 2007	XXX	XXX	XXX							
6. 2008	XXX	XXX	XX	XX						
7. 2009	XXX	XXX	XX	XX	XX					
8. 2010	XXX	XXX	XX	XXX	XXX	XX				
9. 2011	XXX									
10. 2012	XXX									
11. 2013	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 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	4,991	2,248	2,603	2,487	3,322	3,312	4,577	4,655	5,250	3,919
2. 2004	26,787	31,244	31,480	31,530	31,566	31,566	31,570	31,577	31,644	31,644
3. 2005	XXX	18,334	21,919	22,170	22,222	22,239	22,248	22,256	22,325	22,328
4. 2006	XXX	XXX	16,290	20,091	20,347	20,395	20,424	20,429	20,499	20,501
5. 2007	XXX	XXX	XXX	21,916	26,329	26,601	26,671	26,695	26,806	26,811
6. 2008	XXX	XXX	XXX	XXX	31,705	37,690	38,093	38,188	38,328	38,342
7. 2009	XXX	XXX	XXX	XXX	XXX	33,667	39,804	40,218	40,429	40,450
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	29,169	41,104	42,074	42,174
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,128	61,300	62,039
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,559	44,027
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,431

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	411	128	62	30	13	9	10	7	6	4
2. 2004	4,244	273	83	43	14	15	10	3	1	1
3. 2005	XXX	3,112	285	78	34	27	22	11	10	8
4. 2006	XXX	XXX	3,436	299	80	46	17	9	3	1
5. 2007	XXX	XXX	XXX	3,814	294	87	34	17	9	4
6. 2008	XXX	XXX	XXX	XXX	4,843	398	142	56	18	7
7. 2009	XXX	XXX	XXX	XXX	XXX	4,869	501	124	44	20
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	11,143	893	118	46
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,383	806	174
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,549	649
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,513

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	1,121	94	33	3,606	6	3	3	3	7,504	5,621
2. 2004	35,295	37,333	37,408	37,435	37,445	37,447	37,448	37,448	37,558	37,558
3. 2005	XXX	25,026	26,707	26,787	26,801	26,811	26,816	26,816	26,939	26,939
4. 2006	XXX	XXX	22,938	24,654	24,728	24,754	24,757	24,758	24,907	24,907
5. 2007	XXX	XXX	XXX	30,205	32,278	32,398	32,431	32,439	32,642	32,642
6. 2008	XXX	XXX	XXX	XXX	43,576	46,418	46,632	46,658	46,859	46,863
7. 2009	XXX	XXX	XXX	XXX	XXX	43,708	46,664	46,766	47,038	47,044
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	46,176	49,457	49,882	49,925
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,540	70,871	71,064
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,163	52,045
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,136

ANNUAL STATEMENT FOR THE YEAR 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	13,186	8,886	8,336	7,690	7,624	7,791	8,037	8,498	8,819	9,038
2. 2004	12,458	17,540	18,406	18,730	18,868	18,914	18,931	18,940	18,945	18,948
3. 2005	XXX	13,019	17,769	18,632	18,951	19,091	19,136	19,158	19,169	19,175
4. 2006	XXX	XXX	12,927	17,869	18,728	19,056	19,155	19,212	19,235	19,248
5. 2007	XXX	XXX	XXX	14,335	19,856	20,680	20,978	21,118	21,186	21,213
6. 2008	XXX	XXX	XXX	XXX	15,267	21,017	21,900	22,229	22,353	22,428
7. 2009	XXX	XXX	XXX	XXX	XXX	16,780	22,980	24,065	24,486	24,679
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	18,943	26,182	27,413	27,817
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,523	27,931	29,180
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,765	28,068
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,058

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	2,487	1,101	480	248	119	59	.41	.23	.14	.6
2. 2004	6,346	1,412	523	228	94	43	25	13	8	5
3. 2005	XXX	5,837	1,453	539	219	84	38	19	8	3
4. 2006	XXX	XXX	6,113	1,438	513	.196	107	.47	23	9
5. 2007	XXX	XXX	XXX	6,376	1,408	538	250	.110	46	15
6. 2008	XXX	XXX	XXX	XXX	6,687	1,489	583	263	126	52
7. 2009	XXX	XXX	XXX	XXX	XXX	7,412	1,828	.703	.312	137
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	8,512	1,990	.723	328
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,472	2,125	826
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,500	2,059
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,722

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	1,720	225	75	9,465	8	.3	2		11,185	11,363
2. 2004	20,282	21,857	22,018	22,069	22,082	22,087	22,088	22,089	22,089	22,089
3. 2005	XXX	20,747	22,297	22,457	22,502	22,518	22,524	22,526	22,526	22,527
4. 2006	XXX	XXX	20,879	22,492	22,655	22,715	22,731	22,735	22,735	22,735
5. 2007	XXX	XXX	XXX	22,929	24,844	25,030	25,066	25,082	25,089	25,090
6. 2008	XXX	XXX	XXX	XXX	24,399	26,343	26,507	26,572	26,588	26,597
7. 2009	XXX	XXX	XXX	XXX	XXX	26,965	28,984	29,187	29,273	29,299
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	30,616	32,972	33,250	33,311
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,412	35,066	35,321
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,866	35,175
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,609

ANNUAL STATEMENT FOR THE YEAR 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	1,282	335	163	194	370	542	886	1,397	1,713	1,908
2. 2004	3,166	4,410	4,612	4,707	4,750	4,772	4,778	4,783	4,785	4,787
3. 2005	XXX	3,392	4,584	4,798	4,901	4,957	4,970	4,978	4,987	4,992
4. 2006	XXX	XXX	3,516	4,870	5,144	5,240	5,294	5,309	5,318	5,325
5. 2007	XXX	XXX	XXX	3,792	5,275	5,566	5,689	5,743	5,769	5,784
6. 2008	XXX	XXX	XXX	XXX	3,927	5,370	5,569	5,685	5,748	5,784
7. 2009	XXX	XXX	XXX	XXX	XXX	3,847	5,373	5,641	5,777	5,843
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	4,300	5,954	6,311	6,454
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,828	6,569	6,896
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,804	6,505
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,313

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	561	273	149	67	39	13	5	5	3	1
2. 2004	1,577	373	196	82	38	15	11	5	2	
3. 2005	XXX	1,533	418	202	98	36	20	16	6	2
4. 2006	XXX	XXX	1,774	498	192	101	36	25	13	6
5. 2007	XXX	XXX	XXX	1,904	548	224	108	51	23	5
6. 2008	XXX	XXX	XXX	XXX	1,788	468	235	113	47	19
7. 2009	XXX	XXX	XXX	XXX	XXX	2,015	549	252	121	52
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,320	649	258	124
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,364	585	300
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,952	624
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,245

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	373	79	19	169	1	2			2,134	2,399
2. 2004	5,049	5,434	5,488	5,497	5,500	5,500	5,502	5,503	5,503	5,503
3. 2005	XXX	5,362	5,776	5,841	5,850	5,852	5,849	5,854	5,855	5,855
4. 2006	XXX	XXX	5,733	6,164	6,211	6,224	6,224	6,229	6,227	6,227
5. 2007	XXX	XXX	XXX	6,222	6,739	6,798	6,818	6,823	6,826	6,826
6. 2008	XXX	XXX	XXX	XXX	6,261	6,728	6,773	6,776	6,778	6,787
7. 2009	XXX	XXX	XXX	XXX	XXX	6,446	6,883	6,920	6,932	6,939
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	7,283	7,666	7,732	7,763
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,952	8,346	8,461
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,566	8,331
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,523

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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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	3,133	1,188	921	815	741	1,223	1,998	2,895	3,480	4,000
2. 2004	1,445	3,763	4,159	4,288	4,345	4,381	4,409	4,425	4,435	4,440
3. 2005	XXX	1,490	3,916	4,413	4,551	4,647	4,686	4,699	4,714	4,727
4. 2006	XXX	XXX	1,793	4,532	5,061	5,278	5,379	5,418	5,442	5,471
5. 2007	XXX	XXX	XXX	1,797	4,818	5,380	5,579	5,671	5,733	5,772
6. 2008	XXX	XXX	XXX	XXX	1,948	4,715	5,233	5,427	5,547	5,594
7. 2009	XXX	XXX	XXX	XXX	XXX	1,677	4,182	4,668	4,845	4,920
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,068	4,498	4,959	5,167
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,304	4,438	4,921
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,219	4,277
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,301

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	1,296	707	455	291	216	172	150	134	111	94
2. 2004	2,958	708	314	189	130	88	62	47	37	32
3. 2005	XXX	3,153	817	346	213	117	80	67	54	45
4. 2006	XXX	XXX	3,521	954	453	245	141	106	80	55
5. 2007	XXX	XXX	XXX	3,783	1,000	459	281	187	125	89
6. 2008	XXX	XXX	XXX	XXX	3,570	1,009	501	316	198	152
7. 2009	XXX	XXX	XXX	XXX	XXX	3,179	850	373	206	134
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	3,018	877	449	256
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,688	935	509
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,480	782
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,311

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	476	.66	17	730	2	2			3,895	4,451
2. 2004	4,700	5,139	5,173	5,184	5,187	5,183	5,186	5,187	5,187	5,187
3. 2005	XXX	4,970	5,471	5,510	5,525	5,534	5,538	5,538	5,538	5,538
4. 2006	XXX	XXX	5,710	6,269	6,329	6,341	6,342	6,348	6,348	6,348
5. 2007	XXX	XXX	XXX	5,950	6,583	6,643	6,664	6,664	6,664	6,664
6. 2008	XXX	XXX	XXX	XXX	5,963	6,523	6,580	6,601	6,608	6,611
7. 2009	XXX	XXX	XXX	XXX	XXX	5,218	5,733	5,763	5,777	5,780
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	5,519	6,118	6,171	6,195
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,600	6,153	6,211
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,198	5,746
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,104

ANNUAL STATEMENT FOR THE YEAR 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	7,819	6,666	6,762	6,873	7,044	7,327	8,099	8,642	8,512	8,252
2. 2004	5,954	8,144	8,556	8,787	8,918	8,979	9,022	9,058	9,084	9,112
3. 2005	XXX	5,084	7,014	7,382	7,570	7,717	7,793	7,847	7,876	7,915
4. 2006	XXX	XXX	5,351	7,396	7,782	8,010	8,147	8,242	8,306	8,376
5. 2007	XXX	XXX	XXX	5,508	7,909	8,382	8,602	8,718	8,796	8,864
6. 2008	XXX	XXX	XXX	XXX	7,157	9,778	10,235	10,459	10,631	10,726
7. 2009	XXX	XXX	XXX	XXX	XXX	6,807	9,333	9,723	9,976	10,104
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	7,080	10,555	11,175	11,456
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,748	12,780	13,361
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,690	9,900
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,193

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	3,017	3,380	2,115	927	663	451	280	237	130	79
2. 2004	3,228	843	436	246	135	105	74	48	43	54
3. 2005	XXX	2,643	774	463	318	168	114	.90	87	79
4. 2006	XXX	XXX	2,846	850	466	306	213	135	145	48
5. 2007	XXX	XXX	XXX	3,132	937	468	243	165	139	69
6. 2008	XXX	XXX	XXX	XXX	3,333	977	517	316	183	88
7. 2009	XXX	XXX	XXX	XXX	XXX	3,276	882	531	317	181
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	4,449	1,209	536	251
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,819	1,049	512
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,885	926
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,754

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	2,295	1,803	528	9,787	361	212	116	75	13,471	13,070
2. 2004	10,485	11,751	11,980	12,092	12,157	12,202	12,241	12,261	12,290	12,341
3. 2005	XXX	9,064	10,178	10,418	10,545	10,604	10,653	10,698	10,749	10,793
4. 2006	XXX	XXX	9,477	10,688	10,941	11,091	11,196	11,252	11,344	11,379
5. 2007	XXX	XXX	XXX	10,063	11,471	11,755	11,867	11,936	12,026	12,050
6. 2008	XXX	XXX	XXX	XXX	12,318	13,914	14,164	14,259	14,352	14,380
7. 2009	XXX	XXX	XXX	XXX	XXX	11,929	13,355	13,619	13,754	13,802
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	13,515	15,226	15,515	15,623
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,835	17,500	17,780
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,478	13,949
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,039

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 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	286	280	371	452	527	518	542	597	573	568
2. 2004	299	403	434	456	468	483	487	491	494	499
3. 2005	XXX	295	414	444	465	479	496	508	512	518
4. 2006	XXX	XXX	269	376	412	427	446	458	466	550
5. 2007	XXX	XXX	XXX	298	442	471	499	517	527	534
6. 2008	XXX	XXX	XXX	XXX	313	464	507	518	532	542
7. 2009	XXX	XXX	XXX	XXX	XXX	338	478	516	549	573
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	332	497	535	559
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	533	584
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369	514
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	354

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	208	145	121	95	61	40	28	23	11	11
2. 2004	169	77	50	32	24	19	16	12	8	7
3. 2005	XXX	156	77	47	35	26	19	12	11	7
4. 2006	XXX	XXX	145	90	57	52	45	105	102	19
5. 2007	XXX	XXX	XXX	157	79	64	39	44	33	27
6. 2008	XXX	XXX	XXX	XXX	190	99	42	39	20	8
7. 2009	XXX	XXX	XXX	XXX	XXX	230	116	80	54	30
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	219	118	63	39
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201	100	62
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	119
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	164	69	48	740	22	15	9	7	901	871
2. 2004	522	642	662	676	688	700	708	713	714	723
3. 2005	XXX	528	655	680	700	714	725	732	736	741
4. 2006	XXX	XXX	474	586	616	648	671	753	762	768
5. 2007	XXX	XXX	XXX	510	652	695	710	742	748	752
6. 2008	XXX	XXX	XXX	XXX	589	730	756	772	786	787
7. 2009	XXX	XXX	XXX	XXX	XXX	653	778	815	836	848
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	647	814	845	856
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	723	843	890
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	668	832
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	679

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 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	32,005	(45)									
2. 2004.....	40,487	76,003	75,994	75,994	75,994	75,994	75,994	75,994	75,994	75,994	
3. 2005.....	XXX	44,089	83,757	83,704	83,704	83,704	83,704	83,704	83,704	83,704	
4. 2006.....	XXX	XXX	49,077	91,895	91,849	91,849	91,849	91,849	91,849	91,849	
5. 2007.....	XXX	XXX	XXX	50,059	93,362	93,180	93,180	93,180	93,180	93,180	
6. 2008.....	XXX	XXX	XXX	XXX	51,952	95,927	95,623	95,621	95,621	95,621	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	54,893	101,607	101,396	101,383	101,383	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	58,919	110,091	109,977	109,977	
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,412	118,860	118,845	(15)
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,070	131,436	62,366
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,494	74,494
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136,845
13. Earned Premiums (Sch P-Pt. 1)	72,492	79,560	88,736	92,824	95,208	98,686	105,329	114,372	124,391	136,845	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	6,525	(3)									
2. 2004.....	8,255	10,979	10,978	10,978	10,978	10,978	10,978	10,978	10,978	10,978	
3. 2005.....	XXX	3,382	6,425	6,421	6,421	6,421	6,421	6,421	6,421	6,421	
4. 2006.....	XXX	XXX	3,764	7,211	7,208	7,208	7,208	7,208	7,208	7,208	
5. 2007.....	XXX	XXX	XXX	4,030	7,170	7,158	7,158	7,158	7,158	7,158	
6. 2008.....	XXX	XXX	XXX	XXX	3,767	6,642	6,624	6,624	6,624	6,624	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	3,589	6,333	6,321	6,321	6,321	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	3,461	6,274	6,267	6,267	
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,485	6,538	6,537	(1)
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,803	6,920	3,117
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,724	3,724
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,840
13. Earned Premiums (Sch P-Pt. 1)	14,780	6,102	6,806	7,472	6,903	6,453	6,186	6,286	6,849	6,840	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	30,979	(385)	(11)	(14)							
2. 2004.....	38,662	73,977	74,117	74,073	74,073	74,073	74,073	74,073	74,073	74,073	
3. 2005.....	XXX	46,155	89,688	90,318	90,287	90,287	90,287	90,287	90,287	90,287	
4. 2006.....	XXX	XXX	57,548	107,642	107,349	107,347	107,347	107,347	107,347	107,347	
5. 2007.....	XXX	XXX	XXX	68,752	119,265	118,347	118,342	118,342	118,342	118,342	
6. 2008.....	XXX	XXX	XXX	XXX	70,331	117,264	115,322	115,322	115,322	115,322	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	67,301	112,895	111,870	111,861	111,861	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	68,584	120,726	119,818	119,808	(10)
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,438	124,899	124,868	(31)
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,811	129,649	61,838
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,715	72,715
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,512
13. Earned Premiums (Sch P-Pt. 1)	69,641	81,086	101,210	119,419	120,521	113,314	112,232	120,555	122,355	134,512	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	22,370	(174)	(1)	(1)							
2. 2004.....	27,918	43,880	43,892	43,888	43,888	43,888	43,888	43,888	43,888	43,888	
3. 2005.....	XXX	20,861	24,647	24,704	24,701	24,701	24,701	24,701	24,701	24,701	
4. 2006.....	XXX	XXX	5,004	9,571	9,546	9,546	9,546	9,546	9,546	9,546	
5. 2007.....	XXX	XXX	XXX	6,268	10,563	10,493	10,493	10,493	10,493	10,493	
6. 2008.....	XXX	XXX	XXX	XXX	5,981	9,555	9,423	9,423	9,423	9,423	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	5,125	8,227	8,162	8,162	8,162	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	4,666	7,996	7,936	7,935	(1)
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,434	8,104	8,102	(2)
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,485	8,288	3,803
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,471	4,471
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,271
13. Earned Premiums (Sch P-Pt. 1)	50,289	36,649	8,801	10,888	10,248	8,629	7,636	7,698	8,095	8,271	XXX

ANNUAL STATEMENT FOR THE YEAR 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	115,600	480	(39)	(1)							
2. 2004.....	131,748	254,478	255,217	255,210	255,210	255,210	255,210	255,210	255,210	255,210	
3. 2005.....	XXX	133,084	258,732	259,571	259,504	259,504	259,504	259,504	259,504	259,504	
4. 2006.....	XXX	XXX	137,161	262,886	262,462	262,459	262,458	262,458	262,458	262,458	
5. 2007.....	XXX	XXX	XXX	139,675	260,090	259,250	259,238	259,237	259,237	259,237	
6. 2008.....	XXX	XXX	XXX	XXX	137,787	253,283	251,457	251,446	251,444	251,444	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	137,119	255,180	253,852	253,823	253,821	(2)
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	145,134	275,445	274,984	274,977	(7)
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,303	298,691	298,979	288
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167,553	333,334	165,781
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186,054	186,054
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352,114
13. Earned Premiums (Sch P-Pt. 1)	247,348	256,294	263,509	266,231	257,710	251,772	261,355	283,274	311,449	352,114	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	9,858	48	(4)								
2. 2004.....	11,452	23,671	23,745	23,744	23,744	23,744	23,744	23,744	23,744	23,744	
3. 2005.....	XXX	13,225	25,797	25,886	25,878	25,878	25,878	25,878	25,878	25,878	
4. 2006.....	XXX	XXX	13,673	27,018	26,975	26,975	26,975	26,975	26,975	26,975	
5. 2007.....	XXX	XXX	XXX	14,736	26,823	26,741	26,740	26,740	26,740	26,740	
6. 2008.....	XXX	XXX	XXX	XXX	13,794	25,013	24,837	24,836	24,833	24,833	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	13,306	24,682	24,551	24,548	24,548	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	13,953	26,774	26,723	26,722	(1)
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,135	30,996	31,029	33
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,410	37,501	19,091
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,426	21,426
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,549
13. Earned Premiums (Sch P-Pt. 1)	21,311	25,492	26,315	28,169	25,832	24,444	25,152	27,824	34,214	40,549	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	.8,379	46	(22)								
2. 2004.....	10,722	20,935	21,222	21,224	21,224	21,224	21,224	21,224	21,224	21,224	
3. 2005.....	XXX	12,897	25,416	25,631	25,629	25,629	25,629	25,629	25,629	25,629	
4. 2006.....	XXX	XXX	14,916	28,861	28,772	28,771	28,771	28,771	28,771	28,771	
5. 2007.....	XXX	XXX	XXX	16,877	30,490	30,137	30,137	30,136	30,136	30,136	
6. 2008.....	XXX	XXX	XXX	XXX	18,023	31,821	31,431	31,428	31,428	31,428	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	19,558	35,481	35,273	35,273	35,273	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	22,106	.41,784	.41,608	.41,609	1
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.25,390	.48,494	.48,552	.58
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27,966	.54,747	.26,781
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31,721	.31,721
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,561
13. Earned Premiums (Sch P-Pt. 1)	19,101	23,155	27,701	31,039	31,546	33,002	37,638	44,857	50,894	58,561	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	1,361	10	(5)								
2. 2004.....	1,741	3,866	3,939	3,940	3,940	3,940	3,940	3,940	3,940	3,940	
3. 2005.....	XXX	2,684	5,847	5,914	5,913	5,913	5,913	5,913	5,913	5,913	
4. 2006.....	XXX	XXX	3,768	8,117	8,082	8,081	8,081	8,081	8,081	8,081	
5. 2007.....	XXX	XXX	XXX	5,263	10,636	10,463	10,463	10,463	10,463	10,463	
6. 2008.....	XXX	XXX	XXX	XXX	7,114	13,885	13,667	13,665	13,665	13,665	
7. 2009.....	XXX	XXX	XXX	XXX	XXX	9,598	18,493	18,372	18,372	18,372	
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	12,349	23,811	23,705	23,705	
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,789	.28,511	.28,545	.34
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.16,609	.32,396	.15,787
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18,698	.18,698
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,519
13. Earned Premiums (Sch P-Pt. 1)	3,101	4,819	6,998	9,680	12,451	16,195	21,025	26,128	30,225	34,519	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 2013 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 2004		
1.603 2005		
1.604 2006		
1.605 2007		
1.606 2008		
1.607 2009		
1.608 2010		
1.609 2011		
1.610 2012.....		
1.611 2013.....		
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) 967

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, 2013, 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					
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total						

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

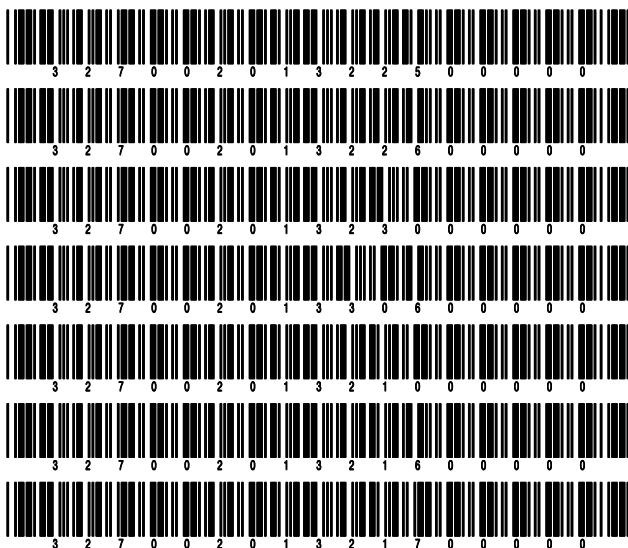
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

		Responses
	MARCH FILING	
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	YES
	APRIL FILING	
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management's Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
	MAY FILING	
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
	JUNE FILING	
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
	AUGUST FILING	
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES
	The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.	
	MARCH FILING	
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusted 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?	NO
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
	APRIL FILING	
28.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
29.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
31.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
32.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
	AUGUST FILING	
33.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
	Explanations:	
12.	Not Required	
13.	Not Required	
14.	Not Required	
15.	Not Required	
16.	Not Required	
17.	Not Required	
18.	Not Required	
19.	Not Required	
22.	Not Required	
23.	Not Required	
25.	Not Required	
26.	Not Required	
27.	Not Required	
28.	Not Required	
29.	Not Required	
30.	Not Required	
31.	Not Required	
32.	Not Required	
	Bar Codes:	
12.	SIS Stockholder Information Supplement [Document Identifier 420]	 3 2 7 0 0 2 0 1 3 4 2 0 0 0 0 0 0
13.	Financial Guaranty Insurance Exhibit [Document Identifier 240]	 3 2 7 0 0 2 0 1 3 2 4 0 0 0 0 0 0
14.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 3 2 7 0 0 2 0 1 3 3 6 0 0 0 0 0 0
15.	Supplement A to Schedule T [Document Identifier 455]	 3 2 7 0 0 2 0 1 3 4 5 5 0 0 0 0 0
16.	Trusted Surplus Statement [Document Identifier 490]	 3 2 7 0 0 2 0 1 3 4 9 0 0 0 0 0 0
17.	Premiums Attributed to Protected Cells [Document Identifier 385]	 3 2 7 0 0 2 0 1 3 3 4 0 0 0 0 0 0
18.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	 3 2 7 0 0 2 0 1 3 3 8 5 0 0 0 0 0
19.	Medicare Part D Coverage Supplement [Document Identifier 365]	 3 2 7 0 0 2 0 1 3 3 6 5 0 0 0 0 0
22.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 3 2 7 0 0 2 0 1 3 4 0 0 0 0 0 0 0
23.	Bail Bond Supplement [Document Identifier 500]	 3 2 7 0 0 2 0 1 3 5 0 0 0 0 0 0 0
25.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 3 2 7 0 0 2 0 1 3 2 2 4 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 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]



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. IGA Special Assessment	418,648		418,648	634,498
2597. Summary of remaining write-ins for Line 25 from overflow page	418,648		418,648	634,498



SUPPLEMENT FOR THE YEAR 2013 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2013
(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 [] No []

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

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

2.31 Amount quantified: \$ 1,377,492

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
\$ 1,024,311	\$ 958,811	\$ 280,732	\$ 280,732	%	100.0 %

ALPHABETICAL INDEX

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