



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2014
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		
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)			Lansing , MI, US 48917-3968 (City or Town, State, Country and Zip Code)		
				517-323-1200 (Area Code) (Telephone Number)		
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)			Lansing , MI, US 48917-3968 (City or Town, State, Country and Zip Code)		
				517-323-1200 (Area Code) (Telephone Number)		
Internet Website Address	www.auto-owners.com					
Statutory Statement Contact	Stephen Darrell Buell (Name)			517-323-1200 (Area Code) (Telephone Number)		
	aoacctg@aoins.com (E-mail Address)			517-323-8796 (FAX Number)		

OFFICERS

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

OTHER

Jeffrey Scott Tagsold President Katherine Maidlow Noir Executive Vice President # Carolyn Burroughs Muller Sr. Vice President
Mary Sidbury Pierce 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	Mark Edward Hooper
Ronald Herman Simon	Gregg Lynn Cornell	Lori Ann McAllister
Roger Lee Looyenga	Katherine Maidlow Noirot	Cheri Lynn Pero #

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 Taylor

Jeffrey Scott Tagsold
President


William Finch Woodbury

William Finch Woodbury
Senior Vice President, Secretary & General
Counsel

Eileen K. Hansen

Eileen Kay Fhaner
Senior Vice President, Treasurer & CFO

Subscribed and sworn to before me this
23rd day of January, 2015

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

Meredith A. Foster
Meredith A. Foster
Notary
10/21/2017

Meredith A. Foster
Notary
10/21/2017

MEREDITH A. FOSTER
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF INGHAM
My Commission Expires October 21, 2017
Acting in the County of Eaton



ANNUAL STATEMENT FOR THE YEAR 2014 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 2014							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		413,855	412,672		221,902	16,225	15,653	2,403		(88)	170	74,944	15,900	
2.1 Allied lines		523,925	473,678		277,815	20,304	46,674	65,847		7,115	10,143	6,889	94,222	
2.2 Multiple peril crop														
2.3 Federal flood														
2.4. Private crop														
3. Farmowners multiple peril														
4. Homeowners multiple peril		26,837,470	26,867,203		13,178,437	10,995,326	11,001,917	3,961,757	285,294	235,533	438,839	5,188,467	1,031,054	
5.1 Commercial multiple peril (non-liability portion)		16,610,036	16,283,985		8,466,106	8,057,381	9,425,330	5,169,311	303,372	707,149	1,025,274	3,092,937	638,128	
5.2 Commercial multiple peril (liability portion)		11,402,327	11,268,726		4,922,287	3,970,420	4,748,212	15,272,842	1,431,205	606,335	11,001,943	2,162,841	438,060	
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine		2,601,227	2,509,205		1,255,470	757,290	691,920	84,276	17,347	14,006	8,931	499,317	99,935	
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake		142,845	143,060		64,377		(22)						27,230	5,488
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		2,475,033	2,476,236		1,018,124	1,039,283	526,616	4,459,771	74,477	.41,132	403,474	257,184	147,994	
17.1 Other Liability - occurrence		2,858,524	2,785,871		1,353,247	756,861	200,011	2,323,628	614,823	974,904	1,790,564	518,229	109,820	
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)						6,095	10,006	3,910	152	407	255			
19.2 Other private passenger auto liability		10,002,344	10,021,170		3,647,842	7,586,125	7,438,532	9,314,866	515,926	495,881	1,430,251	1,719,032	384,455	
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability		7,016,359	6,683,719		3,419,212	2,643,871	2,593,306	4,851,149	434,954	418,990	745,594	1,122,614	269,720	
21.1 Private passenger auto physical damage		9,870,989	10,027,936		3,514,356	5,180,770	5,115,393	(24,368)	19,209	12,681	.32,197	1,703,236	379,229	
21.2 Commercial auto physical damage		4,441,399	4,322,021		2,174,437	1,743,010	1,703,767	(7,972)	171,957	168,694	.14,274	704,504	170,631	
22. Aircraft (all perils)														
23. Fidelity		74,743	71,214		34,177	(2,514)	(137,402)	29,623	10,012	1,742	1,227	.14,307	2,872	
24. Surety														
26. Burglary and theft		29,880	29,784		14,453		(212)	979		(62)	22	5,670	1,148	
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)		95,300,957	94,376,480		43,562,243	42,770,448	43,379,701	45,508,023	3,885,844	3,687,447	16,899,904	17,184,734	3,714,561	
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 2014 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 2014								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		182,532	204,777		.93,730	22,707	.24,897	.8,382		.(302)	491	32,090	4,015
2.1 Allied lines		316,157	338,017		157,095	56,987	87,949	70,080	18,722	22,251	7,409	55,930	6,953
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril		10,830,937	10,582,489		5,280,711	5,244,943	5,087,222	1,490,164	324,921	290,549	165,739	1,987,576	238,211
5.1 Commercial multiple peril (non-liability portion)		7,838,334	7,747,064		4,037,573	8,849,480	13,313,538	5,771,918	374,427	884,343	650,334	1,372,075	172,393
5.2 Commercial multiple peril (liability portion)		5,886,670	5,858,130		2,908,953	1,881,031	5,659,175	9,496,374	1,531,739	3,257,266	6,733,699	1,055,513	129,469
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		992,106	1,045,689		507,935	95,444	.92,276	33,100	271	399	2,744	182,395	21,820
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		53,160	.49,907		30,300		(8)					9,534	1,169
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		1,361,796	1,203,197	18,619	649,655	279,559	332,328	2,175,376	37,762	.56,846	158,272	143,829	29,951
17.1 Other Liability - occurrence		1,824,085	1,701,269		982,565	127,864	841,367	1,654,881	126,236	899,588	1,408,874	309,190	40,118
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		3,439,844	3,421,087		1,682,616	.1,630,022	2,532,956	2,456,831	148,810	277,896	376,472	586,865	80,039
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage		7,069,966	7,051,485		3,525,925	5,262,298	4,500,061	7,799,300	662,151	562,881	1,214,408	1,141,168	164,084
21.2 Commercial auto physical damage		1,978,316	2,044,425		.938,717	1,074,562	1,069,752	85,754	.9,092	.9,530	14,443	336,280	46,224
22. Aircraft (all perils)		2,805,369	2,847,254		1,364,306	1,127,397	1,161,720	79,683	.65,102	.65,698	.15,102	450,595	65,149
23. Fidelity .....		.81,733	.83,094		.37,661	(166)	.24,003	.46,840	.450	.84	.1,940	.14,528	1,798
24. Surety													
26. Burglary and theft .....		.21,227	.22,564		.13,753	(1,600)	(372)	.734		(68)	.17	3,871	1,367
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		44,682,233	44,200,447	18,619	22,211,495	25,650,529	34,726,864	31,169,417	3,299,682	6,326,962	10,749,944	7,681,439	1,002,760
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 2014 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 2014

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	59,701	59,834		29,760	387,979	367,680	365,276	7,490	6,409	19,594	10,604	1,982
2.1 Allied lines	104,964	92,945		51,817	31,324	(18,565)	4,329	2,022	(2,648)	495	18,379	3,486
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	7,093,739	6,591,467		3,674,091	2,224,529	2,841,805	926,521	61,816	160,474	134,290	1,258,882	235,562
5.2 Commercial multiple peril (liability portion)	1,617,872	1,523,226		814,558	222,059	336,989	1,911,870	63,836	(9,181)	1,347,997	296,313	53,725
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	370,051	357,812		194,241	261,951	257,169	6,982	5,309	4,792	1,129	69,835	12,288
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	112,289	116,986		60,293		(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	827,953	797,327		383,351	294,016	514,171	897,553	23,281	41,304	.77,685	.91,091	27,494
17.1 Other Liability - occurrence	631,362	536,293		309,372	6,975	203,446	440,156	4,684	194,481	371,403	110,274	20,966
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	1,522,528	1,344,015		731,527	474,242	792,868	1,328,579	652	55,132	206,681	251,747	50,678
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,357,787	1,194,401		620,131	876,834	897,922	20,223	9,559	12,495	5,711	221,017	.45,088
22. Aircraft (all perils)												
23. Fidelity	16,564	13,699		8,718		567	6,362		(71)	263	3,071	550
24. Surety												
26. Burglary and theft	4,067	2,872		2,514		12	128		(5)	3	749	135
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	13,718,876	12,630,876		6,880,373	4,779,909	6,188,708	5,907,512	178,650	462,743	2,165,250	2,380,341	455,683
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 2014 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 2014							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		73,838	68,941		37,279		860	1,572		41	79	12,902	1,506
2.1 Allied lines		200,009	185,580		109,524	61,630	74,193	20,295	3,049	4,189	2,174	34,903	4,078
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril		14,966,376	14,362,354		8,033,790	22,328,591	24,287,279	7,733,497	262,267	429,880	865,187	2,807,279	305,186
5.1 Commercial multiple peril (non-liability portion)		14,841,868	13,879,989		7,597,167	21,013,554	33,312,423	15,916,072	431,522	1,778,726	1,558,271	2,501,200	302,647
5.2 Commercial multiple peril (liability portion)		5,541,276	5,257,764		2,650,767	1,627,422	(544,178)	4,052,376	1,179,184	(889,536)	2,962,845	979,594	112,995
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		1,166,811	1,111,538		577,389	230,747	209,667	50,426	22,914	22,524	4,628	211,745	23,793
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		40,949	35,822		21,766		(5)					7,646	835
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		863,821	800,878		411,578	419,253	602,018	1,204,061	43,100	60,115	107,045	80,043	27,631
17.1 Other Liability - occurrence		2,337,249	2,181,540		1,109,434	118,671	691,527	1,597,916	10,183	473,048	1,156,277	390,412	47,660
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability		9,923,802	9,308,107		4,709,147	5,620,077	5,673,906	2,628	2,500	116	116		
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
20.1 Private passenger auto physical damage		10,640,309	9,957,329		5,056,506	5,908,396	8,589,876	12,928,706	1,271,681	1,652,389	1,960,836	1,697,020	217,320
20.2 Commercial auto physical damage		6,323,442	6,072,375		2,964,084	6,423,040	6,598,931	287,719	33,285	50,079	47,554	1,011,332	129,022
21.2 Commercial auto physical damage		5,458,790	5,033,680		2,609,294	5,052,154	5,051,324	4,519	21,224	34,220	27,959	879,104	111,372
22. Aircraft (all perils)													
23. Fidelity		73,119	68,660		36,371	25,661	5,427	12,563	54	(653)	1,186	12,633	1,491
24. Surety													
25. Burglary and theft		10,326	9,854		5,031	(269)	(617)	1	29	7	8	1,863	211
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		72,461,985	68,334,411		35,929,128	68,828,927	84,555,260	50,963,353	3,698,439	3,995,380	9,764,646	12,216,035	1,488,388
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 2014 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code	0280	BUSINESS IN THE STATE OF Florida		DURING THE YEAR 2014									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		23,179	29,193		11,235			(253)	208		(14)	10	3,748	258
2.1 Allied lines		51,013	59,216		24,074			(1,973)	2,411		(166)	251	8,200	581
2.2 Multiple peril crop														
2.3 Federal flood														
2.4. Private crop														
3. Farmowners multiple peril														
4. Homeowners multiple peril														
5.1 Commercial multiple peril (non-liability portion)		492,961	509,303		205,160	27,289	(683)	(7,116)	64,433	1,194	(12,923)	13,014	75,337	6,066
5.2 Commercial multiple peril (liability portion)		1,738,716	1,739,418		738,707	818,190	1,892,431		5,147,902	520,314	794,661	3,661,335	293,415	28,247
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine		592,398	628,669		271,325	294,031	276,119	4,322	3,572	3,244	1,371	97,230	10,624	
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		290,434	266,230		119,647	67,327	70,370	1,876,109	4,787	8,424	165,335	11,088	6,782	
17.1 Other Liability - occurrence		2,982,387	3,122,671		1,355,456	2,840,567	(1,190,215)	5,387,034	1,102,046	(1,430,781)	4,964,074	490,621	52,667	
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)		4,456,799	4,681,315		1,681,596	3,573,153	3,578,460	653,346	803,118	810,101	.54,737	650,864	79,100	
19.2 Other private passenger auto liability		30,101,428	29,536,110		11,582,790	18,837,405	22,499,638	25,413,467	1,075,298	1,593,615	4,144,700	4,431,211	552,097	
19.3 Commercial auto no-fault (personal injury protection)		1,349,454	1,279,406		660,459	596,300	746,587	808,617	114,626	.126,642	.49,041	209,917	20,809	
19.4 Other commercial auto liability		29,945,242	27,604,056		14,837,847	10,818,845	19,346,063	28,659,675	1,438,113	2,837,297	4,719,855	4,688,362	460,462	
21.1 Private passenger auto physical damage		12,086,749	12,068,884		4,586,683	7,999,474	7,675,828	9,067	73,356	.62,822	.61,956	1,760,567	201,113	
21.2 Commercial auto physical damage		6,466,340	5,994,416		3,158,695	3,852,125	3,924,671	82,474	38,678	.50,805	.37,726	1,007,054	91,684	
22. Aircraft (all perils)														
23. Fidelity		14,895	15,165		8,573		(2,176)	5,784		(220)	240	2,442	236	
24. Surety		100	29		71		19	19		10	10	2	.4	
26. Burglary and theft		19,664	19,942		15,209		(240)	628		(47)	14	3,262	200	
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)		90,611,760	87,554,024		39,257,528	49,714,022	58,807,528	68,115,497	5,175,101	4,843,470	17,873,668	13,733,320	1,510,930	
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 2014 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 2014

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	388,894	367,805		198,835	57,833	(98,634)	20,347	.825	(7,846)	1,456	68,097	.19,643
2.1 Allied lines	501,848	444,254		246,611	404,901	303,904	65,736	18,746	10,020	7,324	89,560	25,435
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril	1,215,399	1,115,258		616,252	477,708	687,222	275,629	34,854	58,074	.32,990	213,927	.61,664
4. Homeowners multiple peril	72,265,218	68,069,025		36,842,278	45,324,039	49,210,509	17,571,194	981,305	1,247,498	1,966,380	13,528,420	3,651,574
5.1 Commercial multiple peril (non-liability portion)	21,312,664	20,595,246		10,606,112	13,242,657	13,560,918	6,286,258	590,496	902,755	1,011,476	3,678,619	1,080,350
5.2 Commercial multiple peril (liability portion)	11,821,401	11,575,264		5,224,433	5,509,151	4,662,768	19,158,521	1,807,177	(836,822)	13,501,931	2,101,518	599,979
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,897,029	3,798,821		1,910,273	1,401,023	1,783,355	487,397	.46,278	.74,414	.39,459	716,513	197,815
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	151,467	140,712		78,771		(23)						28,216
13. Group accident and health (b) .....												.7,687
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	22,921,369	22,646,062		9,692,337	15,636,405	32,527,341	53,361,466	1,444,559	3,051,573	4,525,627	2,208,023	2,400,822
17.1 Other Liability - occurrence	6,759,075	6,421,518		3,128,182	457,588	4,273,488	10,992,550	256,037	1,067,899	3,976,495	1,156,763	342,988
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	48,258,357	45,347,813		20,332,903	27,418,466	34,252,030	38,306,309	1,819,063	2,756,397	5,824,295	7,548,470	2,452,375
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	12,949,599	12,155,073		6,197,333	6,557,216	10,312,052	12,361,168	699,796	1,251,718	1,899,771	2,036,087	.658,491
21.1 Private passenger auto physical damage	34,945,043	33,471,250		14,537,225	17,989,572	18,135,484	1,393,111	.96,761	.122,403	.217,546	.5,478,564	1,773,518
21.2 Commercial auto physical damage	5,494,910	5,223,712		2,653,525	2,621,052	2,842,998	165,008	.21,560	.36,894	.32,148	.856,537	.278,884
22. Aircraft (all perils)												
23. Fidelity	101,441	95,657		50,194	(2,906)	118,198	139,624		3,280	5,782	.17,699	.5,148
24. Surety												
26. Burglary and theft	28,314	28,693		12,659		(369)	.919		(.70)	.21	4,898	1,438
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	243,012,027	231,496,164		112,327,923	137,094,706	172,566,704	160,585,056	7,817,631	9,738,143	33,042,700	39,731,913	13,557,811
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 2014 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 2014							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		52,543	50,173		28,157			(175)	433		(11)	22	8,763
2.1 Allied lines		53,417	51,439		28,013	14,790		11,878	2,121	15	(230)	242	9,041
2.2 Multiple peril crop													925
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)		794,753	757,104		443,641	212,984	(236,039)	145,459	37,646	(41,668)	30,347	138,825	.13,764
5.2 Commercial multiple peril (liability portion)		2,060,316	1,989,656		865,604	94,625	673,134	1,556,938	230,806	541,658	1,086,323	369,828	35,681
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		396,527	379,775		194,549	33,341	116,282	90,234	273	6,086	6,480	71,113	6,867
10. Financial guaranty													
11. Medical professional liability		5,019	5,277		4,070			(1)					9,870
12. Earthquake .....													.87
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)													300
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation													400
17.1 Other Liability - occurrence		1,286,084	1,247,902		604,269	116,331	299,935	902,563	2,060	230,334	809,112	220,970	22,273
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		1,419,627	1,390,575		712,570	1,091,411	524,858	611,676	89,224	2,277	95,253	231,113	24,716
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage		781,165	746,394		397,521	343,595	350,728	7,406	1,139	1,019	3,502	127,514	.13,528
22. Aircraft (all perils)													
23. Fidelity		7,479	7,232		4,055		(449)	2,893		(73)	120	1,632	130
24. Surety													
26. Burglary and theft		470	368		337		(2)	16		(1)		.81	8
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		6,857,401	6,625,894		3,282,787	1,910,361	1,743,231	3,319,535	361,186	739,412	2,031,401	1,188,750	119,588
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 2014 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 2014						NAIC Company Code	32700		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	3	4	5	6	7	8	9	10	11	12
		1	2											
		Direct Premiums Written	Direct Premiums Earned											
1. Fire		656,279	442,222		411,943	91,588	91,133		593	408	432	261	121,087	17,260
2.1 Allied lines		1,206,252	1,110,229		632,420	245,729	151,545		443,362	4,344	(713)	46,651	226,788	32,968
2.2 Multiple peril crop														
2.3 Federal flood														
2.4. Private crop														
3. Farmowners multiple peril		1,566,606	1,400,756		712,290	959,459	741,092		261,697	7,681	(22,641)	32,761	280,274	42,692
4. Homeowners multiple peril		24,786,851	24,226,012		12,760,782	22,063,269	14,837,418		6,220,131	334,537	(522,369)	720,259	4,779,350	681,287
5.1 Commercial multiple peril (non-liability portion)		18,326,937	17,781,092		9,199,359	10,670,072	12,386,459		6,762,936	320,135	847,320	1,060,689	3,439,932	502,731
5.2 Commercial multiple peril (liability portion)		13,832,905	13,487,995		6,465,422	3,024,381	4,711,891		19,042,936	2,160,056	1,696,044	13,276,872	2,663,430	381,881
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine		3,439,036	3,455,284		1,674,474	1,295,689	1,299,291		90,741	10,138	12,736	11,543	666,512	95,181
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake		1,699,230	1,555,103		850,766		(229)							325,943
13. Group accident and health (b)														46,793
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		27,957,030	28,229,409		13,046,074	15,236,721	17,282,291		66,613,480	1,692,994	2,157,012	5,122,188	2,697,472	833,596
17.1 Other Liability - occurrence		5,404,960	5,253,550		2,710,727	550,216	3,091,848		15,920,309	81,514	1,276,035	2,086,429	914,462	148,799
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		26,322,079	26,249,842		10,625,903	17,569,855	19,331,893		20,246,629	869,954	1,234,086	3,208,712	4,274,079	763,121
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability														
21.1 Private passenger auto physical damage		11,462,812	11,080,051		5,644,962	6,521,370	9,664,050		12,532,867	679,302	1,152,867	1,924,621	1,864,677	329,630
21.2 Commercial auto physical damage		21,960,032	21,964,467		8,700,573	14,162,447	13,589,965		(91,889)	72,910	49,313	.85,004	3,569,142	631,997
22. Aircraft (all perils)		7,052,357	6,857,452		3,506,769	5,802,333	3,880,150		(165,782)	44,691	(100,073)	26,430	1,134,236	201,168
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)		165,788,426	163,210,314		77,002,610	98,249,136	101,114,776		147,915,513	6,279,366	7,780,384	27,604,308	26,979,402	4,712,282
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 2014 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 2014							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		13,363	14,195		6,697			(480)	2,612		(22)	273	1,894
2.2 Multiple peril crop													208
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril		26,433,189	26,093,497		13,677,109	13,835,447	12,775,478	4,444,473	425,011	259,942	498,263	4,986,406	410,678
5.1 Commercial multiple peril (non-liability portion)													
5.2 Commercial multiple peril (liability portion)													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		828,601	824,991		427,244	349,124	333,497	16,087	5,186	4,718	2,470	158,803	.12,874
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		974,028	855,284		494,846			(119)					182,746
13. Group accident and health (b) .....													.15,133
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		1,261,333	1,233,683		648,934	1,693,348	1,003,314	252,710	3,231	(22,336)	9,885	222,650	.19,597
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		17,373,905	17,129,402		7,148,707	29,569	32,141	26,105	.64	249	1,672		
19.3 Commercial auto no-fault (personal injury protection)						11,280,755	10,122,756	11,234,203	578,777	420,514	1,752,612	2,781,232	269,929
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage		12,636,591	12,718,822		5,139,956	7,773,512	7,447,360	288,937	.63,107	.47,581	.75,999	2,035,408	196,328
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)		59,521,010	58,869,874		27,543,492	34,961,756	31,713,948	16,265,127	1,075,375	710,648	2,341,175	10,369,139	924,996
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 2014 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 2014									NAIC Company Code	32700
			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	
Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees	
1. Fire	75,483	81,244		30,483	1,395	1,289	596		(18)	34	12,698	1,194	
2.1 Allied lines	128,004	126,891		53,791	43,825	44,950	8,262	120	363	917	21,737	2,024	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril	1,038,067	957,974		462,801	1,682,752	1,759,284	251,476	11,547	21,111	33,706	181,789	.16,416	
4. Homeowners multiple peril	320,876	6,281,157		237,723	7,265,558	6,412,497	5,074,169	115,550	(36,231)	551,376	142,316	5,074	
5.1 Commercial multiple peril (non-liability portion)	10,294,932	9,789,317		5,292,701	5,536,700	5,707,941	2,662,921	215,789	397,522	433,487	1,785,577	162,808	
5.2 Commercial multiple peril (liability portion)	4,210,382	4,050,555		1,858,323	881,918	(498,881)	2,800,187	218,367	(1,111,688)	1,978,387	752,599	.66,585	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	1,228,314	1,421,442		590,161	544,971	555,828	134,202	5,037	6,368	11,558	220,852	.19,425	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	34,235	53,396		20,687		(13)						6,584	
13. Group accident and health (b)												541	
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	4,280,139	4,165,844		1,987,691	1,849,010	2,251,318	6,208,448	156,926	205,513	518,122	437,458	.90,998	
17.1 Other Liability - occurrence	2,396,824	2,311,266		1,136,704	70,508	180,971	687,778	.46,001	109,445	210,542	391,966	.37,904	
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	12,922,212	12,911,351		4,824,587	8,331,869	7,431,801	9,596,949	380,191	260,282	1,488,265	2,133,549	205,414	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	2,908,258	2,714,476		1,373,208	1,779,948	463,076	3,089,204	109,483	(79,313)	479,961	467,442	.46,235	
21.1 Private passenger auto physical damage	15,563,680	15,396,639		5,825,977	10,588,173	10,233,845	264,640	45,426	25,810	.73,331	2,570,063	246,130	
21.2 Commercial auto physical damage	3,280,077	3,095,161		1,565,370	2,216,860	2,126,386	(44,341)	11,409	9,351	9,987	527,518	.51,873	
22. Aircraft (all perils)													
23. Fidelity	20,484	18,405		9,928		2,119	9,448		(32)	391	3,732	324	
24. Surety													
26. Burglary and theft	8,445	8,057		2,918		506	282		(16)	6	1,499	134	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	58,710,414	63,383,174		25,273,051	40,806,743	36,685,918	30,748,131	1,316,052	(191,276)	5,790,358	9,657,379	953,081	
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 2014 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 2014

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	30,141	32,013		19,003		276	263		(9)	13	5,978	643
2.1 Allied lines	85,402	77,858		53,606	32,651	14,018	3,268	7,950	6,131	410	16,779	1,823
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	2,543,479	2,390,097		1,374,817	2,645,434	2,670,335	1,206,450	63,912	123,739	124,663	491,989	54,294
5.2 Commercial multiple peril (liability portion)	908,743	849,532		442,214	336,665	1,197,169	1,535,735	90,666	628,478	1,078,124	178,499	19,398
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	217,984	212,416		127,257	9,775	6,245	6,497	25,633	25,296	842	44,871	4,653
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	10,529	7,124		6,359		(1)					8,639	225
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	1,950,583	1,906,599		743,834	998,441	1,327,072	2,506,345	117,071	154,299	215,577	201,009	81,273
17.1 Other Liability - occurrence	778,203	814,511		389,587	108,881	186,887	1,712,567	168,900	305,201	459,376	142,521	16,612
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)	16,150	16,088		7,926	3,028	(7,026)	7,333		(574)	444	2,778	345
19.4 Other commercial auto liability	641,075	647,709		317,812	152,019	226,120	255,934	3,196	15,633	42,440	111,647	13,689
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	459,642	474,062		227,748	417,277	409,560	2,121	689	691	2,251	78,512	9,812
22. Aircraft (all perils)												
23. Fidelity	11,758	9,613		6,437		838	4,527		(25)	187	2,510	251
24. Surety												
26. Burglary and theft	2,694	4,173		1,446		(138)	73		(13)	2	551	.57
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	7,656,383	7,441,795		3,718,046	4,704,170	6,031,355	7,241,113	478,016	1,258,845	1,924,329	1,286,283	203,074
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 2014 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 2014						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	156,923	133,339		84,688		1,094		2,267	929	970	114	29,264
2.1 Allied lines	189,801	160,152		103,425	401,738	400,953		18,671	3,301	3,755	2,487	35,609
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	19,678,291	19,780,673		10,184,543	10,035,710	9,973,512	3,740,109	311,421	263,972	415,945	3,750,692	448,111
5.1 Commercial multiple peril (non-liability portion)	13,214,820	12,945,759		6,557,726	5,894,390	6,452,446	3,867,054	237,925	488,974	518,209	2,479,463	300,926
5.2 Commercial multiple peril (liability portion)	4,354,524	4,206,014		1,988,284	683,553	409,536	5,777,907	471,549	(274,682)	4,016,581	831,903	99,160
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,323,371	1,347,331		652,217	522,172	573,908	131,172	9,823	14,974	10,974	254,628	30,136
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	1,438,632	1,500,847		742,310		(259)						275,355
13. Group accident and health (b)												32,760
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	1,684,906	1,653,961		685,155	824,732	1,191,224	2,230,121	43,799	81,976	199,813	171,392	.41,553
17.1 Other Liability - occurrence	1,919,131	1,823,721		902,200	37,887	231,142	1,217,778	55,352	285,524	801,958	342,299	43,702
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	1,286,152	1,321,087		481,792	950,836	645,600	619,397	12,352	15	.42,927	208,855	32,218
19.2 Other private passenger auto liability	8,292,930	8,391,772		3,166,773	5,137,451	5,190,213	7,325,590	368,720	370,866	1,127,810	1,348,062	207,555
19.3 Commercial auto no-fault (personal injury protection)	372,207	378,634		178,492	161,852	98,449	359,596	2,839	1,187	.21,802	.59,779	9,282
19.4 Other commercial auto liability	7,012,217	6,862,514		3,360,040	2,987,498	4,616,149	9,340,327	349,063	585,081	1,427,389	1,144,385	173,615
21.1 Private passenger auto physical damage	4,845,799	4,974,171		1,777,575	2,807,900	2,721,759	46,296	20,208	12,360	23,793	790,448	110,767
21.2 Commercial auto physical damage	3,668,194	3,499,934		1,742,224	1,625,295	1,680,581	21,400	33,542	38,380	.14,318	598,377	.83,679
22. Aircraft (all perils)												
23. Fidelity	23,740	21,097		12,448		(377)	8,280	72	(85)	343	4,522	541
24. Surety												
26. Burglary and theft	6,274	6,551		2,855		(76)	212		(16)	5	1,206	143
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	69,467,912	69,007,556		32,622,744	32,071,015	34,185,853	34,701,177	1,920,895	1,873,251	8,624,467	12,326,238	1,622,042
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 2014 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 2014							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													
2.4. Private crop													
3. Farmowners multiple peril													300
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)													
5.2 Commercial multiple peril (liability portion)													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-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)													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 2014 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 2014						NAIC Company Code	32700				
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	3 Direct Premiums Written	4 Direct Premiums Earned	5 Direct Unearned Premium Reserves	6 Direct Losses Paid (deducting salvage)	7 Direct Losses Incurred	8 Direct Losses Unpaid	9 Direct Defense and Cost Containment Expense Paid	10 Direct Defense and Cost Containment Expense Incurred	11 Direct Defense and Cost Containment Expense Unpaid	12 Commissions and Brokerage Expenses		
		1 Direct Premiums Written	2 Direct Premiums Earned													
1. Fire	328,623	351,915			162,111	2,249		1,577		2,575		(102)	137	57,545	6,640	
2.1 Allied lines	451,506	437,070			231,984	88,838		47,297		34,563		2,073	(1,509)	3,705	79,331	
2.2 Multiple peril crop																
2.3 Federal flood																
2.4. Private crop																
3. Farmowners multiple peril	1,702,308	1,490,165			854,875	1,411,754		1,506,370		354,316		98,776	106,196	.44,841	302,545	34,077
4. Homeowners multiple peril	82,209,089	81,167,746			44,086,164	36,923,077		32,783,801		12,884,242		768,375	117,076	1,437,039	15,420,208	1,660,374
5.1 Commercial multiple peril (non-liability portion)	28,480,256	26,738,612			14,171,146	12,340,942		13,715,712		6,064,894		512,702	714,916	.924,421	5,010,577	575,040
5.2 Commercial multiple peril (liability portion)	15,720,017	15,414,556			6,734,687	2,610,322		1,680,956		13,694,596		1,467,731	(572,530)	9,670,284	2,850,107	314,799
6. Mortgage guaranty																
8. Ocean marine																
9. Inland marine	7,132,265	7,109,772			3,393,364	3,141,689		3,127,557		295,224		62,251	.67,608	.32,598	1,316,395	142,817
10. Financial guaranty																
11. Medical professional liability															2,304	253
12. Earthquake	12,637	12,906			6,784			(2)								
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	24,320,919	23,605,629			9,926,942	13,050,646		18,320,318		38,859,744		1,422,008	1,976,849	3,347,244	2,552,611	279,418
17.1 Other Liability - occurrence	9,024,516	8,679,442			4,466,452	3,236,834		6,756,181		8,320,194		363,058	508,689	1,573,273	1,520,428	180,692
17.2 Other Liability - claims made																
17.3 Excess workers' compensation																
18. Products liability																
19.1 Private passenger auto no-fault (personal injury protection)	10,127,530	10,169,472			3,483,497	6,073,613		5,349,350		2,494,005		554,812	531,088	173,899	1,609,581	245,320
19.2 Other private passenger auto liability	30,143,501	29,943,306			10,551,197	19,551,144		16,569,820		26,189,673		1,138,482	736,176	4,380,378	4,795,714	603,638
19.3 Commercial auto no-fault (personal injury protection)	1,062,803	1,040,985			485,237	508,779		370,207		710,329		.85,697	.81,169	.43,079	.171,524	.25,490
19.4 Other commercial auto liability	9,772,074	9,451,552			4,487,556	4,034,549		4,336,970		7,357,468		218,855	266,700	1,212,715	1,587,218	195,790
21.1 Private passenger auto physical damage	37,761,051	37,174,335			13,055,534	21,420,572		21,012,952		282,799		104,890	.85,308	.140,904	6,009,622	756,129
21.2 Commercial auto physical damage	9,247,964	8,738,011			4,281,143	5,377,049		5,428,844		(12,843)		28,271	33,231	.35,366	1,488,543	185,161
22. Aircraft (all perils)																
23. Fidelity	108,243	105,630			48,281	9,828		.64,676		128,936		10	1,586	5,854	.19,423	2,167
24. Surety																
26. Burglary and theft	45,529	44,048			20,339	34,751		33,051		(100)		5	(66)	.63	8,152	912
27. Boiler and machinery																
28. Credit																
30. Warranty																
34. Aggregate write-ins for other lines of business																
35. TOTALS (a)	267,650,831	261,675,151			120,447,295	129,816,638		131,105,636		117,660,618		6,827,996	4,652,385	23,025,799	44,801,829	5,217,758
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 2014 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 2014

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												1,061
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												333
4. Homeowners multiple peril												1,061
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits 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)												2,455
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 2014 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 2014						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	195,948	197,693		.90,969	.561,082	1,351,167	.791,525	4,875	.46,279	.41,575	.34,153	3,743	
2.1 Allied lines	256,886	248,470		109,058	160,747	(32,894)	14,103	5,711	(13,039)	1,681	.44,160	4,907	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril	9,725,150	9,546,432		4,981,776	6,180,672	6,605,719	1,887,640	150,364	179,791	212,966	1,867,597	185,767	
5.1 Commercial multiple peril (non-liability portion)	8,668,193	8,456,868		4,419,467	5,375,472	5,859,035	3,059,862	280,433	430,536	.507,105	1,510,351	165,577	
5.2 Commercial multiple peril (liability portion)	5,932,603	5,581,852		2,672,850	949,184	624,077	6,726,046	791,634	(48,557)	4,690,178	1,071,443	113,323	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	1,494,899	1,490,872		700,451	510,782	424,625	50,078	8,130	4,445	5,271	275,774	28,555	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	674,702	603,654		338,172		(86)						124,723	12,888
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	6,064,257	6,121,481		2,674,516	3,850,126	7,785,173	18,979,288	434,139	856,055	1,551,562	614,176	115,837	
17.1 Other Liability - occurrence	1,702,647	1,640,258		791,138	28,438	160,194	2,179,681	293,587	455,909	971,671	291,817	32,523	
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	6,180,318	6,190,387		2,592,248	(1,492)	(1,020)	851		(35)	.52			
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	4,864,860	4,715,124		2,385,363	1,835,185	1,766,163	5,578,787	350,537	343,662	859,269	780,078	92,927	
21.1 Private passenger auto physical damage	4,925,766	4,875,267		2,052,601	3,181,548	3,048,720	12,075	21,380	.15,519	.19,456	798,558	94,090	
21.2 Commercial auto physical damage	2,970,968	2,987,530		1,350,162	1,862,309	1,873,674	13,241	13,434	.16,149	.12,485	473,441	56,750	
22. Aircraft (all perils)													
23. Fidelity	26,797	24,363		16,221	.89,117	(72,085)	(52,477)		(5,956)	423	4,797	512	
24. Surety													
26. Burglary and theft	6,003	7,792		2,514		(188)	182		(22)	4	1,105	115	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	53,689,996	52,688,043		25,177,506	28,839,732	33,363,472	43,436,543	2,582,820	2,455,174	9,509,170	8,893,215	1,025,568	
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 2014 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 2014							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		26,080	29,167		14,778			(138)	212		(8)	.11	4,790
2.1 Allied lines		69,297	74,081		41,768	86,965	97,817		15,468	1,703	2,997	1,734	12,748
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril		7,511,816	7,338,717		3,838,410	11,569,160	13,685,154	2,728,728	45,596	272,771	313,434	1,429,872	115,001
5.1 Commercial multiple peril (non-liability portion)		3,339,343	3,084,903		1,699,623	3,576,330	3,479,388	673,921	25,206	72,303	111,832	627,661	51,123
5.2 Commercial multiple peril (liability portion)		1,553,692	1,511,885		675,268	222,071	534,015	1,204,766	31,764	168,716	841,866	298,009	23,786
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		588,515	586,779		282,796	146,262	198,658	75,469		.87	4,050	5,857	112,658
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		10,887	10,285		5,682		(2)						2,043
13. Group accident and health (b)													167
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		1,810,241	1,824,504		732,019	1,561,837	1,558,702	4,097,487	66,399	104,638	341,691	191,015	37,063
17.1 Other Liability - occurrence		724,566	.716,600		340,374	10,054	35,726	245,520	11,492	8,248	.96,599	122,202	.11,093
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection) .....							.33						
19.2 Other private passenger auto liability		4,568,296	4,559,220		1,701,389	3,059,809	2,880,343	3,024,562	93,730	63,741	464,832	726,355	.70,278
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability		1,061,608	1,007,935		499,008	1,309,340	614,030	381,274	10,456	(113,218)	.60,389	171,683	.16,348
21.1 Private passenger auto physical damage		4,700,735	4,655,140		1,753,058	5,851,791	5,689,143	(68,086)	11,475	4,932	16,054	748,187	.71,965
21.2 Commercial auto physical damage		1,322,012	1,205,319		593,285	1,122,746	1,105,954	(32,558)	7,073	8,327	3,426	216,899	.20,239
22. Aircraft (all perils)													
23. Fidelity		5,561	5,037		2,328		(14)	2,221		(37)	.92	1,051	.85
24. Surety													
26. Burglary and theft		3,256	2,576		1,535		.32	100		(3)	2	641	.50
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		27,295,905	26,612,147		12,181,322	28,516,366	29,878,842	12,349,085	304,981	597,456	2,257,821	4,665,815	427,667
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



ANNUAL STATEMENT FOR THE YEAR 2014 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 2014

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												2,174
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												2,174
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)												4,348
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

(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 2014 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 2014

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												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-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)												1,700
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 2014 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 2014

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	213,650	208,877		119,805	101,245	141,727	41,919	2,983	5,263	2,419	.46,016	6,216
2.1 Allied lines	227,486	216,118		123,822	206,208	295,449	101,473	2,300	11,999	10,879	.49,005	5,622
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	30,536,725	29,793,030		15,887,466	10,969,831	9,606,045	3,484,932	363,383	168,575	392,957	5,785,904	810,114
5.1 Commercial multiple peril (non-liability portion)	15,964,891	15,262,801		8,234,639	7,621,518	4,300,668	2,958,954	294,356	201,184	.573,824	3,347,294	394,581
5.2 Commercial multiple peril (liability portion)	7,871,956	7,706,214		3,585,991	2,884,536	1,450,617	8,629,270	1,110,002	(737,757)	6,091,444	1,711,642	194,560
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,454,939	2,370,651		1,213,302	711,468	693,873	46,963	4,716	4,584	5,997	520,793	60,675
10. Financial guaranty												
11. Medical professional liability .....											.49,682	6,224
12. Earthquake	251,840	237,253		120,313		(36)						
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	12,186,934	12,302,528		4,943,717	7,349,934	19,185,886	33,688,885	806,926	1,992,023	2,898,305	1,332,621	447,163
17.1 Other Liability - occurrence	4,356,631	4,056,157		2,066,628	96,206	508,217	1,853,860	48,418	411,573	1,091,902	821,568	107,677
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					5,792	5,845	(470)	7,341	7,341			
19.2 Other private passenger auto liability	17,753,624	17,232,081		7,336,827	8,226,105	9,056,087	10,302,789	250,505	370,453	1,560,084	3,354,126	451,084
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	9,836,802	9,526,944		4,835,592	7,457,580	4,242,005	4,705,053	285,053	(161,776)	759,422	1,739,140	249,678
21.1 Private passenger auto physical damage	13,720,086	13,020,178		5,659,555	6,350,899	6,404,366	334,554	29,912	35,762	.63,019	2,502,646	339,100
21.2 Commercial auto physical damage	4,951,693	4,800,378		2,419,199	2,287,393	2,325,945	62,097	28,157	33,017	.23,446	875,691	122,384
22. Aircraft (all perils)												
23. Fidelity .....	.88,952	.85,836		.40,680		(2,464)	34,957		(.713)	1,448	.18,814	2,198
24. Surety												
26. Burglary and theft .....	.35,065	.34,125		.16,256		.2,179	.1,167	.4	(.75)	.27	7,308	.867
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	120,451,273	116,853,171		56,603,791	54,268,715	58,216,410	66,246,404	3,234,057	2,341,452	13,475,173	22,162,250	3,198,144
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 2014 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 2014

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	46,256	33,760		23,619		.61	362		2	.18	8,137	823
2.1 Allied lines	94,616	62,865		51,836		2,027	5,276		242	551	16,477	1,684
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril	414,887	357,897		211,488	225,853	206,342	63,873	11,050	6,096	7,864	74,680	7,384
4. Homeowners multiple peril	6,422,030	6,246,551		3,425,106	2,085,651	2,085,987	708,484	18,323	9,475	.79,749	1,264,585	114,293
5.1 Commercial multiple peril (non-liability portion)	3,560,138	3,416,059		1,666,628	1,178,988	891,301	720,289	32,367	50,710	.93,275	627,856	63,360
5.2 Commercial multiple peril (liability portion)	1,905,197	1,824,877		841,750	945,507	(499,444)	1,395,180	114,298	(1,011,477)	1,105,797	343,742	33,907
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	928,508	879,326		433,992	454,628	457,615	15,513	4,660	5,718	2,789	173,048	.16,525
10. Financial guaranty												
11. Medical professional liability		481	476		.151							.94
12. Earthquake												9
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,176,398	1,144,975		586,353	26,914	569,192	1,132,789	5,573	.38,511	141,074	195,879	.20,936
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	771,955	768,425		294,467	454,480	275,868	279,367	.25,827	.17,731	.18,597	123,674	.13,739
19.2 Other private passenger auto liability	3,637,321	3,570,329		1,413,662	2,934,354	1,025,407	5,265,307	119,514	(189,517)	858,392	582,819	.64,736
19.3 Commercial auto no-fault (personal injury protection)	83,925	.82,649		.38,746	.52,094	.36,415	.54,049	.1,830	.1,381	.3,318	.13,456	.1,494
19.4 Other commercial auto liability	1,177,800	1,125,433		549,572	1,299,725	700,795	1,839,931	.67,131	(29,853)	.300,617	.188,611	.20,980
21.1 Private passenger auto physical damage	5,961,191	6,071,292		2,218,846	3,253,308	3,096,231	.5,742	.18,578	.8,587	.20,612	958,435	.106,092
21.2 Commercial auto physical damage	1,946,686	1,857,924		914,894	1,589,856	1,544,525	(50,319)	.3,242	.3,195	.5,140	313,248	.34,645
22. Aircraft (all perils)												
23. Fidelity	19,741	18,029		9,352		1,105	.7,748		(63)	321	3,554	.351
24. Surety												
26. Burglary and theft	4,835	5,000		2,721		(58)	.163		(12)	4	830	.86
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	28,151,966	27,465,870		12,683,181	14,501,359	10,393,369	11,443,755	422,393	(1,089,272)	2,638,118	4,889,124	501,043
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 2014 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 2014

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	269,995	260,818		114,468	84,799	58,558	(2,916)		9	(1,944)	111	51,229 4,694
2.1 Allied lines	279,108	264,263		119,859	33,019	(10,233)	12,487		3,992	(340)	1,357	52,733 4,852
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril	1,911,388	1,732,801		968,778	633,493	685,535	221,826	13,294	14,896	.27,255	399,570 33,230	
4. Homeowners multiple peril	21,660,184	21,437,403		10,944,796	9,996,301	8,855,741	2,845,039	295,587	127,878	.320,282	4,245,150 376,567	
5.1 Commercial multiple peril (non-liability portion)	22,708,378	22,418,343		11,470,414	9,149,752	11,398,713	6,521,485	445,016	900,790	1,045,933	4,241,620 394,790	
5.2 Commercial multiple peril (liability portion)	9,214,206	9,171,813		4,313,353	2,183,477	(3,798,976)	10,949,455	1,385,295	(4,302,301)	7,660,373	1,755,166 160,191	
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,612,982	2,592,733		1,252,600	744,874	731,061	96,931	7,937	8,580	9,751	511,312 .45,427	
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	459,881	451,507		215,039		(74)						.87,831 7,995
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	4,891,990	4,684,812		2,476,668	703,202	(538,996)	4,173,458	31,783	186,964	979,309	851,000 .85,048	
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	16,506,993	16,626,058		5,447,811	.52,034	24,003	19,716	306	(925)	1,248		
19.3 Commercial auto no-fault (personal injury protection)					9,084,817	11,116,563	14,328,694	647,770	940,747	2,190,021	2,791,136	287,384
19.4 Other commercial auto liability	6,224,890	6,046,416		3,026,122	3,424,111	3,656,486	5,330,875	314,150	320,265	.803,278	1,020,600	108,364
21.1 Private passenger auto physical damage	12,415,793	12,695,071		4,072,212	7,665,613	7,436,736	139,656	32,646	.18,511	.62,101	2,105,579	216,171
21.2 Commercial auto physical damage	4,031,175	3,929,247		1,969,225	1,541,496	1,595,281	40,893	9,168	12,453	.16,242	656,919	.70,175
22. Aircraft (all perils)												
23. Fidelity .....	.89,844	.83,804		.45,308	36,611	(27,525)	.13,026	5,978	2,399	1,493	.16,993	1,562
24. Surety												
26. Burglary and theft .....	.29,703	.30,482		.13,411	(4,075)	(3,980)	.946	.7	(.68)	.22	5,642	.516
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	103,306,511	102,425,570		46,450,064	45,329,522	41,180,307	44,691,569	3,192,939	(1,772,095)	13,118,777	18,792,479	1,796,968
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 2014 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 2014

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												925
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-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)												1,850
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



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

ANNUAL STATEMENT FOR THE YEAR 2014 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 2014

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 .....	.30,324	.28,713		12,480			(73)	.255		(5)	13	5,628
2.1 Allied lines .....	.36,303	.31,587		16,875			24	1,634			17	6,697
2.2 Multiple peril crop												826
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	931,698	.868,063		458,742	.95,110	1,248,016	1,213,334	4,457	113,735	112,903	179,634	21,239
5.2 Commercial multiple peril (liability portion)	753,620	.658,473		375,863	.23,669	166,152	337,991	11,891	92,281	235,851	145,203	17,167
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine .....	.118,429	.103,143		.58,584	.24,119	.24,099	.2,424	.717	.801	.257	.23,547	.2,700
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	91	73		.39								4,423
13. Group accident and health (b)												2
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 .....	.1,104,861	.1,046,875		.466,973	.352,785	.492,881	.1,489,330	.64,427	.80,222	.118,614	.116,778	.23,653
17.1 Other Liability - occurrence .....	.149,890	.155,592		.63,953	.47,316	.33,762	.171,324	.4,096	.14,305	.125,401	.28,565	.3,431
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) .....	.4,734	.4,373		.2,416	.653	.2,009		.44	.116	.770	.114	
19.4 Other commercial auto liability .....	.117,090	.116,513		.55,068	.16,331	.25,367	.26,064		.1,431	.4,121	.19,284	.2,864
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage .....	.134,718	.129,471		.61,754	.40,289	.39,023	.3,640	.85	.268	.590	.22,393	.3,245
22. Aircraft (all perils)												
23. Fidelity .....	.10,600	.9,439		.4,251		.1,074	.4,052	.4	.168		.2,612	.240
24. Surety												
26. Burglary and theft .....	.1,431	.1,201		.824		.10	.40		.1(1)	.1	.264	.32
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	3,393,789	3,153,517		1,577,822	599,619	2,030,987	3,252,095	85,674	303,097	598,205	555,798	76,206
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 2014 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 2014							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	196,847	190,794			89,876	1,550	918	1,479	375	341	79	36,186	7,020	
2.1 Allied lines	197,256	195,345			89,631	78,780	75,658	7,671	52	(78)	905	36,105	7,035	
2.2 Multiple peril crop														
2.3 Federal flood														
2.4. Private crop														
3. Farmowners multiple peril														
4. Homeowners multiple peril	24,968,798	24,080,327			12,568,367	14,929,174	14,224,495	3,656,352	318,748	206,140	417,567	4,744,619	890,489	
5.1 Commercial multiple peril (non-liability portion)	12,397,867	11,982,880			6,251,301	6,457,947	6,735,584	2,297,982	211,657	219,215	363,672	2,203,416	442,158	
5.2 Commercial multiple peril (liability portion)	5,426,799	5,188,406			2,490,901	2,706,674	3,296,587	8,126,385	1,112,659	797,879	5,767,643	986,638	193,542	
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	1,715,570	1,684,715			808,586	822,962	814,327	42,552	27,730	29,080	5,966	320,885	61,184	
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	536,920	543,214			263,505		(90)						99,164	19,149
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	10,200,911	10,295,860			4,231,024	5,106,277	8,372,305	18,701,709	932,284	1,317,686	1,644,289	1,063,286	789,481	
17.1 Other Liability - occurrence	3,671,626	3,305,661			1,745,004	302,452	962,192	4,428,930	106,258	344,107	1,174,265	644,479	130,945	
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)														
19.2 Other private passenger auto liability	25,189,766	24,417,898			10,664,033	15,362,395	17,867,586	18,458,680	551,259	861,218	2,789,256	4,013,651	976,431	
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	5,181,498	4,842,809			2,477,099	2,909,519	1,572,841	2,888,507	131,062	(59,862)	458,597	838,207	195,109	
21.1 Private passenger auto physical damage	15,429,169	15,069,721			6,412,100	10,174,768	9,995,359	533,623	28,308	24,808	.96,156	2,463,194	550,267	
21.2 Commercial auto physical damage	2,448,391	2,366,188			1,131,971	1,649,250	1,724,989	.80,785	6,671	13,883	.15,551	396,352	.87,320	
22. Aircraft (all perils)														
23. Fidelity	76,699	72,177			35,372	(4,420)	(4,885)	45,742	5,813	5,039	1,894	.13,970	2,735	
24. Surety														
26. Burglary and theft	43,283	42,243			20,514		(332)	1,477		(95)	34	7,887	1,544	
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)	107,681,400	104,278,236			49,279,282	60,498,798	65,639,720	59,271,785	3,432,923	3,759,411	12,735,876	17,868,038	4,354,407	
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 2014 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 2014						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	49,737	48,631		18,254	10,861	10,189	(246)		(2)	.21	8,803	1,331
2.1 Allied lines	71,616	68,059		26,645	21,905	21,878	3,023		.56	342	12,499	1,917
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril	267,459	239,722		139,260	.97,771	106,620	22,535		(201)	2,840	.45,185	7,160
4. Homeowners multiple peril	3,296,245	3,187,570		1,721,220	4,832,012	5,490,608	1,235,440	25,317	.92,323	141,023	619,954	88,256
5.1 Commercial multiple peril (non-liability portion)	3,667,390	3,531,442		1,839,764	4,702,123	5,895,885	3,007,401	84,918	413,782	.537,424	623,039	98,188
5.2 Commercial multiple peril (liability portion)	2,084,829	2,000,737		885,792	964,704	428,158	2,871,575	375,436	(377,369)	1,952,207	361,198	55,824
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	804,351	793,436		359,642	429,902	423,896	16,465	484	1,250	2,727	141,484	21,537
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake .....	.826	.712		.402								.158
13. Group accident and health (b) .....												.22
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	3,476,404	3,533,714		1,302,045	1,557,662	3,361,612	7,311,352	191,318	338,521	580,085	306,831	156,881
17.1 Other Liability - occurrence	1,079,373	1,050,441		465,975	21,909	.80,930	1,077,590	.9,350	.37,110	126,748	170,125	28,900
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	2,423,238	2,392,412		945,795	.1,103,076	1,266,327	1,106,926	27,963	53,762	170,395	369,055	65,101
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,503,840	1,508,596		635,598	.353,668	241,470	1,485,761	.53,696	.40,208	230,327	228,971	.40,395
21.1 Private passenger auto physical damage	2,944,325	2,905,226		1,172,215	3,403,297	3,367,155	.55,184	.11,052	.9,991	.13,509	448,231	78,837
21.2 Commercial auto physical damage	2,071,096	2,085,426		887,356	3,971,483	4,030,320	(90,622)	7,511	.10,140	.9,780	313,127	.55,455
22. Aircraft (all perils)												
23. Fidelity	5,922	5,813		2,373	(1,000)	8,817	2,581		(58)	107	1,023	.159
24. Surety												
26. Burglary and theft	918	1,159			589		(26)	.33		(3)	.1	.161
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	23,747,568	23,353,095		10,402,926	21,472,655	24,735,519	18,104,795	787,075	619,463	3,767,535	3,649,844	699,987
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 2014 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 2014

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	323,282	336,711		148,698	.72,992	146,124	(1,772)	.1,130	1,071	133	.65,156	9,102	
2.1 Allied lines	271,836	278,862		136,841	188,980	19,253	10,109	14,193	(1,729)	1,293	54,679	7,654	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	19,424,711	19,189,163		9,585,879	11,928,349	7,566,101	6,717,528	441,923	108,045	1,329,977	3,910,377	546,903	
5.2 Commercial multiple peril (liability portion)	7,885,526	7,646,170		3,410,395	1,880,317	2,094,753	7,889,555	800,096	454,246	5,404,400	1,624,223	222,017	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	1,746,595	1,766,588		856,056	476,264	463,149	87,293	6,335	6,786	7,972	365,168	.49,175	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	298,275	264,230		150,532		(41)						.79,965	8,398
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	6,144,111	6,262,333		2,526,092	2,209,379	5,921,112	12,787,366	280,266	642,817	1,126,739	663,084	177,756	
17.1 Other Liability - occurrence	2,797,876	2,665,724		1,275,034	109,067	2,087,482	3,801,151	81,017	1,176,433	2,375,559	534,487	78,774	
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	6,685,784	6,575,237		3,150,610	.17,537	.6,661	(1,081)		(531)				
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage	3,694,643	3,652,561		1,754,310	.1,733,098	.1,761,628	.18,720	.14,746	.18,257	.15,379	618,230	104,023	
22. Aircraft (all perils)													
23. Fidelity	52,538	.51,581		.24,108	.11,630	.63,594	.70,758	.12,542	.14,101	.2,930	.10,624	1,479	
24. Surety													
26. Burglary and theft	17,322	17,107		10,040	(3,987)	(3,235)	.599	.4	(37)	.14	3,467	488	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	49,342,499	48,706,266		23,028,594	21,842,218	23,764,804	36,468,775	1,956,050	2,777,269	11,053,356	9,059,275	1,394,175	
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 2014 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 2014							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		114,160	108,839		57,641	5,439	6,387	637		(16)	.49	21,147	2,815
2.1 Allied lines		206,480	213,296		106,696	11,023	33,386	34,170		220	2,614	3,582	5,092
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril		10,603,145	10,354,483		5,454,838	4,141,809	4,320,587	1,461,823	201,059	203,051	163,616	2,052,021	261,497
5.1 Commercial multiple peril (non-liability portion)		4,109,148	4,010,189		2,014,511	963,900	411,309	802,372	110,439	(37,458)	113,153	773,526	101,341
5.2 Commercial multiple peril (liability portion)		10,359,518	9,660,281		4,539,087	2,600,321	(747,312)	8,825,917	1,963,904	(1,342,091)	6,459,452	2,010,497	255,489
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		2,180,122	2,053,249		1,070,180	652,191	390,446	65,116	14,803	2,662	7,173	420,255	53,767
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		743,150	679,334		381,271		(108)					144,433	18,328
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		6,239,162	6,246,877		2,541,052	2,409,143	4,185,669	8,107,760	157,804	315,025	716,071	648,850	153,872
17.1 Other Liability - occurrence		3,174,033	3,026,307		1,577,578	396,393	924,606	2,564,265	130,654	838,691	2,279,282	577,619	78,279
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)		254,821	259,490		105,013	156,096	264,957	132,967	986	7,428	8,835	.41,903	6,284
19.2 Other private passenger auto liability		3,432,861	3,389,660		1,441,809	1,722,951	2,146,786	2,780,743	112,782	181,651	459,448	567,574	84,663
19.3 Commercial auto no-fault (personal injury protection)		221,098	216,462		108,807	74,386	88,379	136,130	896	2,215	8,412	36,157	5,453
19.4 Other commercial auto liability		9,865,912	9,336,738		4,831,038	3,822,064	2,901,555	8,984,241	629,418	462,503	1,474,578	1,626,377	243,332
21.1 Private passenger auto physical damage		2,471,859	2,438,359		1,024,547	1,507,385	1,423,386	13,099	4,512	(76)	.11,757	408,936	.60,962
21.2 Commercial auto physical damage		4,290,616	4,169,150		2,066,122	2,163,173	2,108,876	33,067	30,236	25,824	.20,185	705,694	105,816
22. Aircraft (all perils)													
23. Fidelity		23,472	22,170		12,769	(1,900)	12,532	9,852		(214)	408	4,570	579
24. Surety													
26. Burglary and theft		5,143	4,613		3,803		(29)	.175		(10)	.4	993	.15,127
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		58,294,699	56,189,495		27,336,761	20,624,374	18,471,411	33,952,333	3,357,711	661,798	11,726,005	10,079,304	1,452,694
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 2014 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 2014

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	94,616	92,090		37,200	14,236	13,134	(2)	67	39	68	18,643	2,915	
2.1 Allied lines	99,326	97,765		45,756	496	(683)	3,906	68	(15)	549	19,573	3,061	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
3. Farmowners multiple peril													
4. Homeowners multiple peril	4,442,436	4,266,109		2,251,731	1,111,478	1,088,408	417,579	25,756	18,232	.47,448	900,085	137,553	
5.1 Commercial multiple peril (non-liability portion)	5,253,378	5,108,663		2,596,544	2,922,041	2,168,935	1,264,689	80,897	57,197	.215,951	1,045,290	162,189	
5.2 Commercial multiple peril (liability portion)	2,475,439	2,440,899		1,062,225	1,316,681	1,017,515	3,060,483	310,554	(201,171)	2,287,705	499,713	94,178	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	735,338	716,438		357,880	335,441	306,319	21,945	378	(642)	2,059	150,110	22,896	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	52,851	53,924		25,653		(409)						10,843	1,646
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	2,409,899	2,355,571		1,057,111	986,874	2,347,687	5,021,664	64,185	203,917	433,282	286,366	80,773	
17.1 Other Liability - occurrence	975,997	912,045		499,344	4,749	110,558	367,085	8,937	92,574	192,877	176,579	32,480	
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	5,537,766	5,335,876		2,630,140	2,145,927	2,826,476	3,337,805	133,668	215,783	495,023	933,197	185,595	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	560,301	532,889		274,755	142,139	298,625	838,861	65,182	90,825	129,358	.91,580	.18,325	
21.1 Private passenger auto physical damage	3,356,198	3,226,432		1,570,252	2,029,671	2,125,377	221,783	7,365	15,553	.28,083	565,510	108,435	
21.2 Commercial auto physical damage	535,238	512,812		269,976	353,139	346,760	(4,355)	2,216	2,211	1,640	.88,611	.16,665	
22. Aircraft (all perils)													
23. Fidelity	32,897	30,266		16,140		12,318	379		(225)	518	6,574	1,024	
24. Surety													
26. Burglary and theft	5,559	5,293		3,421		(38)	186		(12)	4	1,116	173	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	26,567,239	25,687,072		12,698,127	11,369,007	12,675,738	14,560,630	699,323	494,830	3,835,080	4,793,790	867,909	
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 2014 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 2014

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												
2.4. Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-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)												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 2014 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 2014						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	140,152	144,461		53,571	232,382	404,807	403,188	567	8,521	21,240	23,250	2,102
2.1 Allied lines	128,737	123,409		59,743	6,238	5,007	30,263	2,107	1,890	3,178	22,770	2,011
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
3. Farmowners multiple peril	528,833	480,035		247,749	171,142	94,320	196,735	12,769	308	23,066	96,918	8,445
4. Homeowners multiple peril	17,594,674	16,909,724		9,337,394	10,589,139	13,106,198	5,144,148	351,148	590,190	564,318	3,402,014	280,685
5.1 Commercial multiple peril (non-liability portion)	13,844,943	13,252,345		6,841,466	6,683,781	8,264,559	5,517,558	284,533	617,671	947,585	2,559,410	221,085
5.2 Commercial multiple peril (liability portion)	5,539,843	5,413,690		2,462,130	1,109,944	1,223,888	4,371,169	570,627	229,536	2,986,292	1,040,417	88,464
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,099,255	2,048,624		1,043,549	765,728	811,561	86,287	8,721	12,745	8,812	401,321	33,522
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	15,154	16,967		8,436		(3)						2,926
13. Group accident and health (b)												242
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	5,036,009	4,934,500	1,324,066	2,143,327	2,840,100	3,876,347	7,307,043	163,439	292,326	656,889	537,318	124,322
17.1 Other Liability - occurrence	4,494,373	4,369,377		2,256,415	367,368	2,479,794	8,471,701	22,895	156,785	645,080	778,405	71,769
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	19,264,899	18,804,502		8,056,694	11,530,526	9,892,234	19,649,619	735,812	468,652	3,017,303	3,195,415	309,398
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,450,814	3,278,226		1,699,240	2,490,977	1,782,862	4,739,526	137,848	39,571	738,642	586,524	55,441
21.1 Private passenger auto physical damage	14,329,404	14,488,341		5,830,439	9,256,017	8,988,685	60,117	48,329	36,732	60,894	2,385,105	228,821
21.2 Commercial auto physical damage	3,011,416	2,902,517		1,425,639	1,927,540	1,892,990	(3,204)	18,268	20,685	12,363	511,444	.48,088
22. Aircraft (all perils)												
23. Fidelity	31,104	29,429		13,995	12,344	2,619	5,596	7	(325)	552	5,831	497
24. Surety												
26. Burglary and theft	11,247	11,539		4,017		(148)	386		(29)	9	2,101	180
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	89,520,857	87,207,685	1,324,066	41,483,805	48,095,126	52,883,813	56,214,313	2,375,582	2,491,803	9,698,920	15,551,168	1,475,072
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 2014 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 2014								NAIC Company Code	32700				
				1 Direct Premiums Written	2 Direct Premiums Earned	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees		
		Line of Business															
1. Fire			4,143,038		3,914,678			2,110,485	1,664,560	2,538,255	1,639,555	19,657	.59,003	.88,118	760,862	121,389	
2.1 Allied lines			5,764,606		5,445,644			2,905,401	2,197,080	1,669,032	981,140	97,803	.56,179	.105,448	1,058,569	157,694	
2.2 Multiple peril crop																	
2.3 Federal flood																	
2.4. Private crop																	
3. Farmowners multiple peril			8,644,948		7,774,608			4,213,493	5,659,932	5,786,785	1,648,088	189,972	.183,840	.205,324	1,594,888	211,401	
4. Homeowners multiple peril			415,089,499		410,590,501			214,692,641	250,420,504	245,437,892	.86,689,902	5,603,962	.4,154,274	.9,712,387	.78,902,516	.11,697,781	
5.1 Commercial multiple peril (non-liability portion)			255,714,855		246,590,755			128,704,577	151,370,723	171,363,246	.89,599,601	5,447,135	.10,099,036	.13,437,109	.46,974,887	.6,707,243	
5.2 Commercial multiple peril (liability portion)			140,098,378		136,026,132			62,929,842	39,446,822	30,719,233	163,830,977	19,750,790	(2,448,062)	.115,799,529	.26,383,449	.3,732,425	
6. Mortgage guaranty																	
8. Ocean marine																	
9. Inland marine			41,665,225		.41,289,297			20,213,517	15,011,866	15,062,743	2,037,694	298,729	337,223	199,358	7,926,564	1,083,201	
10. Financial guaranty																	
11. Medical professional liability																	
12. Earthquake			7,720,078		7,338,052			3,890,523		(1,548)					1,538,732	189,770	
13. Group accident and health (b)																	
14. Credit accident and health (group and individual)																	
15.1 Collectively renewable accident and health (b)																	
15.2 Non-cancelable accident and health(b)																	
15.3 Guaranteed renewable accident and health(b)																	
15.4 Non-renewable for stated reasons only (b)																	
15.5 Other accident only																	
15.6 Medicare Title XVIII exempt from state taxes or fees																300	
15.7 All other accident and health (b)																	
15.8 Federal employees health benefits plan premium (b)																	
16. Workers' compensation			143,606,772		142,675,615			1,342,685	61,282,264	77,919,509	132,032,440	297,884,357	8,221,950	13,978,274	.24,907,910	14,611,523	6,074,961
17.1 Other Liability - occurrence			68,659,135		65,841,187				33,241,593	12,236,600	24,183,561	.81,877,418	3,588,185	.8,633,243	.29,818,029	.11,923,511	.1,765,652
17.2 Other Liability - claims made																	
17.3 Excess workers' compensation																	
18. Products liability																	
19.1 Private passenger auto no-fault (personal injury protection)			16,897,258		17,199,789				6,046,365	11,460,132	10,301,770	4,379,334	1,413,498	.1,380,340	.310,228	.2,634,876	.376,662
19.2 Other private passenger auto liability			301,275,484		294,778,385				120,502,869	182,383,883	193,085,734	239,686,703	10,216,768	.11,666,730	.37,444,194	.48,740,941	.8,333,988
19.3 Commercial auto no-fault (personal injury protection)			3,110,371		3,018,598				1,482,083	.1,455,170	.1,384,566	.2,180,882	.217,096	.223,360	.132,425	.494,380	.62,985
19.4 Other commercial auto liability			152,891,265		145,555,412				74,083,563	76,510,893	87,405,870	143,003,480	8,304,802	.10,013,217	.22,537,083	.24,764,350	.3,836,599
21.1 Private passenger auto physical damage			238,226,217		235,358,329				92,806,507	148,084,318	145,172,365	.3,849,347	.751,800	.647,911	.1,164,368	.38,649,046	.6,325,198
21.2 Commercial auto physical damage			81,922,644		.78,625,021				39,145,055	51,296,752	.49,808,616	.223,282	.588,629	.515,814	.361,001	.13,265,557	.2,032,835
22. Aircraft (all perils)																	
23. Fidelity			1,075,320		1,026,084				521,280	172,285	.64,010	.569,756	.34,938	.18,605	.29,148	.201,587	.29,052
24. Surety			100		29					.71	.19	.19	.10	.10	.2	.4	
26. Burglary and theft			378,721		378,212				189,767	.24,821	.25,285	.10,618	.48	.8(817)	.316	.70,661	.26,207
27. Boiler and machinery																	
28. Credit																	
30. Warranty																	
34. Aggregate write-ins for other lines of business																	
35. TOTALS (a)			1,886,883,915		1,843,426,326			1,342,685	868,961,897	1,027,315,851	1,116,039,873	1,120,092,154	64,745,761	59,518,181	256,251,985	320,496,901	52,765,345
		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 2014 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 Ins Underwriting Assn ..AL ..				1,254			148	148		3,830	929			
1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools				1,091			145	145		1,015	1,088			
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				2,345			294	294		4,845	2,017			
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				2,345			294	294		4,845	2,017			
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				2,345			294	294		4,845	2,017			

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE OWNERS INSURANCE COMPANY
SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 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]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
38-0315280	18988	Auto-Owners Insurance Company	MI		199,089	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	
0399999.	Total Authorized - Affiliates - U.S. Non-Pool - Other				199,089	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	
0499999.	Total Authorized - Affiliates - U.S. Non-Pool				199,089	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	
0799999.	Total Authorized - Affiliates - Other (Non-U.S.)				199,089	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864			
0899999.	Total Authorized - Affiliates				199,089	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	
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				199,090	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	
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				199,090	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	
4199999.	Total Protected Cells																	
9999999.	Totals				199,090	6,878	464	187,210	30,357	11,231	918	26,012		263,071	33,864		229,207	

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	47,380
2. Auto-Owners Insurance Company	25.000	5,369
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	263,071	199,089	Yes [X] No []
2.			Yes [] No []
3.			Yes [] No []
4.			Yes [] No []
5.			Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2014 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	7,342						7,342			
0399999.		Total Authorized - Affiliates - U.S. Non-Pool - Other		7,342						7,342			
0499999.		Total Authorized - Affiliates - U.S. Non-Pool		7,342						7,342			
0799999.		Total Authorized - Affiliates - Other (Non-U.S.)		7,342						7,342			
0899999.		Total Authorized - Affiliates		7,342						7,342			
1399999.		Total Authorized		7,342						7,342			
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		7,342						7,342			
4199999.		Total Protected Cells											
9999999 Totals				7,342						7,342			

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 2014 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)	3,290,396,443		3,290,396,443
2. Premiums and considerations (Line 15)	336,355,638		336,355,638
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	7,341,620	(7,341,620)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	87,832,186		87,832,186
6. Net amount recoverable from reinsurers		229,207,031	229,207,031
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	3,721,925,886	221,865,411	3,943,791,297
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,179,394,024	229,716,774	1,409,110,797
10. Taxes, expenses, and other obligations (Lines 4 through 8)	92,165,691		92,165,691
11. Unearned premiums (Line 9)	847,466,936	26,012,236	873,479,172
12. Advance premiums (Line 10)	23,976,834		23,976,834
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	33,863,599	(33,863,599)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	5,805,988		5,805,988
17. Provision for reinsurance (Line 16)			
18. Other liabilities	143,755,703		143,755,703
19. Total liabilities excluding protected cell business (Line 26)	2,326,428,773	221,865,411	2,548,294,184
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	1,395,497,113	XXX	1,395,497,113
22. Totals (Line 38)	3,721,925,886	221,865,411	3,943,791,297

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 2014 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	2	1	1	4	1	4	(3)	XXX		
2. 2005	175,880	18,505	157,375	113,533	7,054	1,753	(49)	8,841	.456	.782	116,666	26,941	
3. 2006	192,064	19,749	172,315	115,793	7,168	2,269	12	9,043	.286	1,008	119,639	24,910	
4. 2007	205,162	21,964	183,198	161,064	20,123	2,322	35	12,427	.866	1,547	154,789	32,643	
5. 2008	216,526	20,851	195,675	238,144	.52,328	3,223	377	17,658	2,797	2,713	203,523	46,868	
6. 2009	242,193	22,146	220,047	262,180	35,873	2,848	28	19,467	1,800	1,311	246,794	47,047	
7. 2010	284,521	25,911	258,610	283,373	47,064	4,024	518	21,146	2,266	1,673	258,695	49,938	
8. 2011	334,924	32,121	302,803	392,168	149,089	4,330	533	31,843	7,319	1,175	271,400	71,112	
9. 2012	376,524	39,996	336,528	280,141	44,236	4,446	193	23,065	2,383	1,544	260,840	52,200	
10. 2013	406,358	48,160	358,198	232,824	27,003	3,505	173	19,710	1,314	.884	227,549	44,491	
11. 2014	419,355	57,509	361,846	200,662	16,797	2,428	81	18,441	944	252	203,709	41,891	
12. Totals	XXX	XXX	XXX	2,279,884	406,736	31,149	1,905	181,641	20,432	12,893	2,063,601	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.	57	22			4							39	1			
2. 2005	256				44				6			306	6			
3. 2006	3											3				
4. 2007	33				2				1			36	1			
5. 2008	181	14			18				4			189	3			
6. 2009	795				93				19			707	12			
7. 2010	1,895	79			200	8			43			2,051	18			
8. 2011	3,613	122			387	9			82			3,951	70			
9. 2012	5,983	354	19		646	31	1		139			6,403	186			
10. 2013	17,903	7,628	44		2,056	802	3		437			12,013	814			
11. 2014	53,447	11,054	4,204	3	6,086	1,161	439		1,461			53,419	11,464			
12. Totals	84,166	19,273	4,267	3	9,536	2,011	443		2,192			6,097	79,317			
													12,575			

	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	35	5
2. 2005	124,433	7,461	116,972	70.7	40.3	74.3				256	50
3. 2006	127,108	7,466	119,642	66.2	37.8	69.4				3	
4. 2007	175,849	21,024	154,825	85.7	95.7	84.5				33	3
5. 2008	259,228	55,516	203,712	119.7	266.3	104.1				168	22
6. 2009	285,402	37,701	247,701	117.8	170.2	112.6				795	112
7. 2010	310,681	49,935	260,746	109.2	192.7	100.8				1,816	235
8. 2011	432,423	157,072	275,351	129.1	489.0	90.9				3,491	460
9. 2012	314,440	47,197	267,243	83.5	118.0	79.4				5,649	755
10. 2013	276,482	36,920	239,562	68.0	76.7	66.9				10,319	1,694
11. 2014	287,168	30,040	257,128	68.5	52.2	71.1				46,594	6,825
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	69,159	10,161

ANNUAL STATEMENT FOR THE YEAR 2014 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	45	10	17	6	1		7	47	XXX	
2. 2005	165,877	12,722	153,155	110,170	10,281	5,141	240	5,671	3	2,484	110,458	22,527	
3. 2006	169,194	12,977	156,217	106,404	787	5,083	264	5,672		2,597	116,108	22,736	
4. 2007	171,872	13,835	158,037	120,950	3,102	5,592	503	5,639		3,510	128,576	25,090	
5. 2008	181,554	13,162	168,392	136,541	1,181	6,599	179	5,699		2,868	147,479	26,599	
6. 2009	200,870	13,116	187,754	152,156	979	7,166	8	6,490		4,028	164,825	29,302	
7. 2010	232,616	13,654	218,962	172,751	1,755	7,737	5	7,681		5,060	186,409	33,319	
8. 2011	267,999	14,739	253,260	178,019	1,511	7,488	21	8,210		4,758	192,185	35,393	
9. 2012	289,693	15,961	273,732	176,286	787	5,586	8	9,151		3,698	190,228	35,396	
10. 2013	301,412	15,070	286,342	139,806		3,000		8,622		3,049	151,428	35,835	
11. 2014	311,978	14,039	297,939	82,208		890		7,053		1,530	90,151	33,742	
12. Totals	XXX	XXX	XXX	1,375,336	20,393	54,299	1,234	69,889	3	33,589	1,477,894	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.	76	19			11	2			3		5	69	6
2. 2005	(8)		1								8	(7)	
3. 2006	(22)		1		4				1		54	(16)	3
4. 2007	103		2		15				3		10	123	7
5. 2008	2,267	870	2		340	128			64		66	1,675	25
6. 2009	3,938		4		612				113		106	4,667	61
7. 2010	9,411		6		1,535				276		478	11,228	145
8. 2011	19,853	150	12		3,155	22			567		761	23,415	375
9. 2012	34,446		96		5,436		8		985		1,399	40,971	828
10. 2013	47,755		6,781		7,739		1,024		1,641		3,148	64,940	2,105
11. 2014	70,670	437	48,673		10,756	62	7,118		3,765		2,941	140,483	8,776
12. Totals	188,489	1,476	55,578		29,603	214	8,150		7,418		8,976	287,548	12,331

	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	57	12
2. 2005	120,975	10,524	110,451	72.9	82.7	72.1				(7)	
3. 2006	117,143	1,051	116,092	69.2	8.1	74.3				(21)	5
4. 2007	132,304	3,605	128,699	77.0	26.1	81.4				104	19
5. 2008	151,512	2,358	149,154	83.5	17.9	88.6				1,399	276
6. 2009	170,479	987	169,492	84.9	7.5	90.3				3,943	725
7. 2010	199,397	1,760	197,637	85.7	12.9	90.3				9,417	1,811
8. 2011	217,304	1,704	215,600	81.1	11.6	85.1				19,715	3,701
9. 2012	231,994	795	231,199	80.1	5.0	84.5				34,542	6,429
10. 2013	216,368		216,368	71.8		75.6				54,536	10,404
11. 2014	231,133	499	230,634	74.1	3.6	77.4				118,905	21,577
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	242,590	44,959

ANNUAL STATEMENT FOR THE YEAR 2014 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	3		1				2	4	XXX	
2. 2005	79,560	6,102	73,458	40,854	10,147	3,403	643	2,127	6	536	35,588	5,856	
3. 2006	88,736	6,806	81,930	49,157	6,100	4,019	380	2,317	1	685	49,012	6,229	
4. 2007	92,824	7,472	85,352	51,792	7,394	5,449	928	2,238	1	956	51,156	6,826	
5. 2008	95,208	6,903	88,305	54,908	8,365	4,794	241	2,328	3	704	53,421	6,789	
6. 2009	98,686	6,453	92,233	57,510	5,703	6,743	778	2,398		892	60,170	6,942	
7. 2010	105,329	6,186	99,143	61,276	4,306	6,457	301	2,734		815	65,860	7,777	
8. 2011	114,372	6,286	108,086	63,384	1,411	5,217	212	2,844		914	69,822	8,491	
9. 2012	124,391	6,849	117,542	53,169	66	3,245	4	3,066		819	59,410	8,431	
10. 2013	136,845	6,840	130,005	50,542	734	1,825		3,162		746	54,795	9,298	
11. 2014	148,576	6,684	141,892	24,557		341		2,567		538	27,465	9,149	
12. Totals	XXX	XXX	XXX	507,152	44,226	41,494	3,487	25,781	11	7,607	526,703	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.													
2. 2005	340		100		46		6		20			512	3
3. 2006	344		131		55		8		22			560	3
4. 2007	1,080	750	158		156	101	9		49			601	4
5. 2008	496		185		86		11		37			815	11
6. 2009	6,980	4,297	166		1,128	689	10		220			3,518	31
7. 2010	9,798	4,102	162		1,510	583	9		305			7,099	58
8. 2011	13,971	1,389	162		2,208	218	9		406			15,149	156
9. 2012	21,114	1,126	191		3,280	167	12		631			23,935	292
10. 2013	32,361	843	3,860		5,269	138	590		1,167			42,266	712
11. 2014	27,688	706	25,896		4,393	108	3,875		1,959			62,997	2,418
12. Totals	114,172	13,213	31,011		18,131	2,004	4,539		4,816			2,510	157,452
													3,688

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2005	46,896	10,796	36,100	58.9	176.9	49.1				440	72
3. 2006	56,053	6,481	49,572	63.2	95.2	60.5				474	85
4. 2007	60,931	9,174	51,757	65.6	122.8	60.6				488	114
5. 2008	62,845	8,609	54,236	66.0	124.7	61.4				681	134
6. 2009	75,155	11,467	63,688	76.2	177.7	69.1				2,850	668
7. 2010	82,251	9,292	72,959	78.1	150.2	73.6				5,858	1,241
8. 2011	88,201	3,230	84,971	77.1	51.4	78.6				12,744	2,405
9. 2012	84,708	1,363	83,345	68.1	19.9	70.9				20,180	3,756
10. 2013	98,776	1,715	97,061	72.2	25.1	74.7				35,378	6,888
11. 2014	91,276	814	90,462	61.4	12.2	63.8				52,878	10,120
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	131,971	25,483

ANNUAL STATEMENT FOR THE YEAR 2014 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	1,740	1,631	163	142	40		15	.170	XXX	
2. 2005	81,086	36,649	44,437	51,377	22,757	4,303	1,818	2,225	63	715	33,267	5,538	
3. 2006	101,210	8,801	92,409	64,445	8,212	5,218	689	2,710		388	63,472	6,348	
4. 2007	119,419	10,888	108,531	76,439	5,175	6,626	398	2,807	1	748	80,298	6,666	
5. 2008	120,521	10,248	110,273	81,958	5,354	6,447	302	2,869	14	428	85,604	6,613	
6. 2009	113,314	8,629	104,685	66,466	1,916	5,621	163	2,684		730	72,692	5,781	
7. 2010	112,232	7,636	104,596	63,579	254	5,664	7	2,728		719	71,710	6,200	
8. 2011	120,555	7,698	112,857	65,554		6,398		2,773		387	74,725	6,222	
9. 2012	122,355	8,095	114,260	47,144	53	4,753		2,589		171	54,433	5,809	
10. 2013	134,512	8,271	126,241	44,354	1,569	3,680	39	2,567		159	48,993	5,592	
11. 2014	142,676	8,181	134,495	19,292		1,172		2,035		10	22,499	5,056	
12. Totals	XXX	XXX	XXX	582,348	46,921	50,045	3,558	26,027	78	4,470	607,863	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.	16,357	15,450			1,387	1,309			.99		24	1,084	116			
2. 2005	3,439	2,377	2,251	903	257	.168	212	.85	118		91	2,744	.41			
3. 2006	6,808	5,588	3,039	7	536	.420	283		172		226	4,823	.45			
4. 2007	8,513	6,085	4,002	8	703	.464	.379		220		413	7,260	.62			
5. 2008	13,915	6,652	4,313	8	1,166	521	.412		265		.631	12,890	115			
6. 2009	8,685	3,178	5,173	11	675	.235	.487	1	277		.519	11,872	.91			
7. 2010	13,608	2,134	8,376	19	1,047	.165	.787	1	445		.771	21,944	156			
8. 2011	17,447	2,559	12,982	49	1,397	.201	.1,148	3	679		.1,564	30,841	.282			
9. 2012	16,333	4,055	19,559	97	1,426	.399	.1,642	5	950		.1,764	.35,354	.389			
10. 2013	24,340	5,552	31,719	204	2,166	.515	.2,493	11	1,576		.3,807	.56,012	.759			
11. 2014	40,356	8,446	36,669	296	3,643	826	2,661	16	1,889		.2,548	75,634	2,286			
12. Totals	169,801	62,076	128,083	1,602	14,403	5,223	10,504	122	6,690		12,358	260,458	4,342			

	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	.907	.177
2. 2005	64,182	28,171	36,011	.79.2	76.9	.81.0				2,410	.334
3. 2006	83,211	14,916	68,295	.82.2	169.5	.73.9				4,252	.570
4. 2007	99,689	12,131	87,558	.83.5	111.4	.80.7				6,423	.837
5. 2008	111,345	12,851	98,494	.92.4	125.4	.89.3				11,568	.1,323
6. 2009	90,068	5,504	84,564	.79.5	63.8	.80.8				10,669	.1,203
7. 2010	96,234	2,580	93,654	.85.7	33.8	.89.5				19,831	.2,113
8. 2011	108,378	2,812	105,566	.89.9	36.5	.93.5				27,821	.3,020
9. 2012	94,396	4,609	89,787	.77.1	56.9	.78.6				.31,740	.3,614
10. 2013	112,895	7,890	105,005	.83.9	95.4	.83.2				.50,303	.5,709
11. 2014	107,717	9,584	98,133	.75.5	117.1	.73.0				68,283	.7,351
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	234,207	26,251

ANNUAL STATEMENT FOR THE YEAR 2014 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	1,033	.128	1,125	-(564)	25		7	2,619	XXX	
2. 2005	256,294	25,492	230,802	105,050	19,643	20,143	3,240	6,487	179	1,128	108,618	10,853	
3. 2006	263,509	26,315	237,194	117,502	10,926	15,576	631	8,218	.248	1,497	129,491	11,416	
4. 2007	266,231	28,169	238,062	125,105	14,426	16,172	626	7,774	.233	1,800	133,766	12,083	
5. 2008	257,710	25,832	231,878	165,953	27,748	17,850	1,128	10,093	.876	1,994	164,144	14,409	
6. 2009	251,772	24,444	227,328	145,728	18,271	15,983	287	9,361	.547	1,798	151,967	13,843	
7. 2010	261,355	25,152	236,203	181,838	36,323	15,686	1,317	11,498	.965	2,178	170,417	15,675	
8. 2011	283,274	27,824	255,450	252,114	95,302	13,812	1,029	16,671	.3,106	1,592	183,160	17,877	
9. 2012	311,449	34,214	277,235	154,335	27,989	8,940	187	12,204	.1,439	1,269	145,864	14,191	
10. 2013	352,114	40,549	311,565	115,985	7,697	6,101	163	8,797	.207	.913	122,816	13,469	
11. 2014	383,641	47,821	335,820	119,820	17,683	2,518	184	9,754	.367	313	113,858	12,689	
12. Totals	XXX	XXX	XXX	1,484,463	276,136	133,906	8,228	100,882	8,167	14,489	1,426,720	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.	4,991	2,583			3,406	1,659			151		209	4,306	120			
2. 2005	3,840	2,298	.179	1	2,776	1,601	.125	1	125		.165	3,144	86			
3. 2006	2,144	1,000	.372	3	1,594	.697	.259	2	.83		.107	2,750	50			
4. 2007	5,402	1,490	.404	3	3,529	1,038	.281	2	.175		.86	7,258	58			
5. 2008	4,938	640	.661	5	3,692	.446	.461	3	.183		.362	8,841	58			
6. 2009	11,464	2,609	.1,074	8	7,594	1,804	.748	5	.384		.382	16,838	113			
7. 2010	13,673	5,464	.1,510	11	8,783	3,330	.1,052	7	.462		.282	16,668	133			
8. 2011	24,031	4,697	2,284	16	13,204	1,644	.1,591	11	.779		.838	35,521	275			
9. 2012	28,912	5,059	.4,717	34	16,831	1,353	.3,233	23	.1,037		.1,044	48,261	466			
10. 2013	32,150	4,608	.13,692	122	16,899	1,135	.8,207	71	.1,501		.2,317	66,513	1,073			
11. 2014	62,612	18,189	34,444	371	17,422	2,846	17,580	193	.3,095		.5,331	113,554	3,954			
12. Totals	194,157	48,637	59,337	574	95,730	17,553	33,537	318	.7,975		11,123	323,654	6,386			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,407	1,898
2. 2005	138,725	26,963	111,762	.54.1	105.8	.48.4				.1,719	1,423
3. 2006	145,748	13,507	132,241	.55.3	51.3	.55.8				.1,514	1,237
4. 2007	158,842	17,818	141,024	.59.7	63.3	.59.2				.4,313	2,946
5. 2008	203,831	30,846	172,985	.79.1	119.4	.74.6				.4,954	3,886
6. 2009	192,336	23,531	168,805	.76.4	96.3	.74.3				.9,921	6,918
7. 2010	234,502	47,417	187,085	.89.7	188.5	.79.2				.9,710	6,960
8. 2011	324,486	105,805	218,681	.114.5	380.3	.85.6				.21,603	13,920
9. 2012	230,209	36,084	194,125	.73.9	105.5	.70.0				.28,536	19,725
10. 2013	203,332	14,003	189,329	.57.7	34.5	.60.8				.41,112	25,401
11. 2014	267,245	39,833	227,412	.69.7	83.3	.67.7				.78,496	35,058
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	204,285	119,372

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 2014 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	540	406	252	93	12		5	305	XXX	
2. 2005	23,155	4,819	18,336	6,171	970	2,556	269	281	1	65	7,768	750	
3. 2006	27,701	6,998	20,703	10,013	2,033	2,983	161	415	1	83	11,216	776	
4. 2007	31,039	9,680	21,359	9,140	2,914	2,426	234	461	2	52	8,877	757	
5. 2008	31,546	12,451	19,095	13,806	6,796	1,509	24	496	1	29	8,990	794	
6. 2009	33,002	16,195	16,807	8,789	4,599	1,896	101	443		43	6,428	850	
7. 2010	37,638	21,025	16,613	12,763	8,150	1,410	412	604	3	64	6,212	874	
8. 2011	44,857	26,128	18,729	14,259	9,570	1,121	31	627	2	50	6,404	913	
9. 2012	50,894	30,225	20,669	8,782	4,412	1,494	47	730	1	357	6,546	885	
10. 2013	58,561	34,519	24,042	5,904	2,795	541	31	635		54	4,254	829	
11. 2014	65,841	39,059	26,782	1,424	3	124	18	333		36	1,860	724	
12. Totals	XXX	XXX	XXX	91,591	42,648	16,312	1,421	5,037	11	838	68,860	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.	112				155				5		38	272	15			
2. 2005	567	500	248	2	590	517	256	2	29		4	669	9			
3. 2006	100		292	3	127		302	3	17		26	832	11			
4. 2007	1,239	574	286	2	1,137	594	295	3	53		17	1,837	12			
5. 2008	263		397	3	199		410	4	25		19	1,287	11			
6. 2009	12,207	11,503	533	5	875	412	552	5	354		10	2,596	16			
7. 2010	2,666	2,456	.989	9	200	88	1,023	9	118		11	2,434	24			
8. 2011	4,525	3,560	1,388	12	645	.128	1,436	12	185		20	4,467	36			
9. 2012	11,453	8,110	3,154	27	2,833	291	3,249	28	464		40	12,697	78			
10. 2013	12,002	9,873	5,052	1,125	1,906	354	3,654	69	546		72	11,739	132			
11. 2014	8,781	4,611	15,623	7,726	2,933	874	7,041	329	846		51	21,684	251			
12. Totals	53,915	41,187	27,962	8,914	11,600	3,258	18,218	464	2,642		308	60,514	595			

	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	112	160
2. 2005	10,698	2,261	8,437	46.2	46.9	46.0				313	356
3. 2006	14,249	2,201	12,048	51.4	31.5	58.2				390	443
4. 2007	15,037	4,323	10,714	48.4	44.7	50.2				948	889
5. 2008	17,105	6,828	10,277	54.2	54.8	53.8				656	631
6. 2009	25,649	16,625	9,024	77.7	102.7	53.7				1,233	1,364
7. 2010	19,773	11,127	8,646	52.5	52.9	52.0				1,191	1,243
8. 2011	24,186	13,315	10,871	53.9	51.0	58.0				2,342	2,125
9. 2012	32,159	12,916	19,243	63.2	42.7	93.1				6,470	6,228
10. 2013	30,240	14,247	15,993	51.6	41.3	66.5				6,056	5,684
11. 2014	37,105	13,561	23,544	56.4	34.7	87.9				12,067	9,617
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	31,778	28,740

ANNUAL STATEMENT FOR THE YEAR 2014 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. 2005													
3. 2006													
4. 2007													
5. 2008													
6. 2009													
7. 2010													
8. 2011													
9. 2012													
10. 2013													
11. 2014													
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. 2005													
3. 2006													
4. 2007													
5. 2008													
6. 2009													
7. 2010													
8. 2011													
9. 2012													
10. 2013													
11. 2014													
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. 2005											
3. 2006											
4. 2007											
5. 2008											
6. 2009											
7. 2010											
8. 2011											
9. 2012											
10. 2013											
11. 2014											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2014 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	379	162	127	14	26		.190	356	XXX	
2. 2013	56,536	7,749	48,787	18,074	97	296	1	1,002	7	.363	19,267	XXX	
3. 2014	59,123	9,166	49,957	15,150	363	205	4	942	15	195	15,915	XXX	
4. Totals	XXX	XXX	XXX	33,603	622	628	19	1,970	22	748	35,538	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	901	530	2	1	68	44			15		23	.411	20			
2. 2013	(83)	70	45	15	11	.5	.4	2	4		225	(110)	18			
3. 2014	2,198	427	1,645	124	186	22	126	13	113		666	3,683	384			
4. Totals	3,016	1,027	1,692	140	265	71	130	15	132		914	3,984	422			

	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	.372	.39
2. 2013	19,353	197	19,156	34.2	2.5	39.3				(123)	13
3. 2014	20,565	968	19,597	34.8	10.6	39.2				3,293	390
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,542	442

ANNUAL STATEMENT FOR THE YEAR 2014 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	(430)	33	354	8	42	2	1,058	(77)	XXX	
2. 2013	301,334	15,067	286,267	181,979	4,135	892	10	12,232	113	22,578	190,845		
3. 2014	313,983	14,129	299,854	189,735	5,034	693	5	12,918	228	15,063	198,079		
4. Totals	XXX	XXX	XXX	371,284	9,202	1,939	23	25,192	343	38,699	388,847	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	(125)	5	612		5		44		26		200	558	25			
2. 2013	(2,933)		732		9		53		32		3,065	(2,107)	58			
3. 2014	(886)	320	6,672		933	23	480		502		13,718	7,359	6,473			
4. Totals	(3,944)	325	8,016		947	23	577		560		16,983	5,810	6,556			

	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		XXX	XXX
2. 2013	192,996	4,258	188,738	64.0	28.3	65.9				(2,201)	94
3. 2014	211,047	5,610	205,437	67.2	39.7	68.5				5,467	1,892
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,748	2,062

ANNUAL STATEMENT FOR THE YEAR 2014 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	105		13		2		22	120	XXX	
2. 2013	921	.46	.875	.123		12		6		2	141	XXX	
3. 2014	1,026	46	980	30		12		5			47	XXX	
4. Totals	XXX	XXX	XXX	258		37		13		24	308	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	(63)				1				1		80	(62)	3			
2. 2013	(43)										43	(43)				
3. 2014	256		420		11		17		46		11	751	6			
4. Totals	150		420		12		17		47		134	646	9			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		XXX	(63)
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX					1
2. 2013	98		98	10.6		11.2					(43)
3. 2014	797		797	77.7		81.3					676
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX				XXX	570
											76

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 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	9,106	7,904	8,347	7,714	7,607	7,135	7,302	7,302	7,296	7,242	(54)	(60)
2. 2005	112,329	108,467	108,755	108,621	107,959	108,185	108,376	108,419	108,406	108,581	175	162
3. 2006	XXX	115,389	111,907	112,298	112,592	112,040	112,029	112,046	110,944	110,886	(58)	(1,160)
4. 2007	XXX	XXX	149,555	144,582	145,698	144,612	143,922	143,897	143,729	143,264	(465)	(633)
5. 2008	XXX	XXX	XXX	199,830	189,061	189,642	189,766	189,480	189,051	188,848	(203)	(632)
6. 2009	XXX	XXX	XXX	XXX	234,643	231,508	230,710	230,165	229,668	230,015	347	(150)
7. 2010	XXX	XXX	XXX	XXX	XXX	248,764	240,446	241,083	240,236	241,822	1,586	739
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	257,424	246,614	250,774	250,746	(28)	4,132
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255,412	247,350	246,423	(927)	(8,989)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,220	220,729	(8,491)	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,171	XXX	XXX	
										12. Totals	(8,118)	(6,591)

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

1. Prior	57,456	53,449	49,111	45,302	43,536	44,536	43,808	43,469	43,440	43,345	(95)	(124)
2. 2005	113,144	112,116	110,254	105,868	105,044	104,906	104,270	105,047	105,074	104,783	(291)	(264)
3. 2006	XXX	117,788	120,840	116,139	112,386	112,399	111,487	110,986	110,583	110,420	(163)	(566)
4. 2007	XXX	XXX	132,332	132,492	129,150	128,352	125,880	123,319	123,818	123,056	(762)	(263)
5. 2008	XXX	XXX	XXX	145,443	152,710	147,531	146,249	144,440	143,880	143,391	(489)	(1,049)
6. 2009	XXX	XXX	XXX	XXX	167,741	166,004	167,638	168,193	165,193	162,890	(2,303)	(5,303)
7. 2010	XXX	XXX	XXX	XXX	XXX	181,801	185,130	187,051	192,854	189,681	(3,173)	2,630
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	187,986	201,958	206,128	206,823	695	4,865
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200,524	219,324	221,062	1,738	20,538
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,702	206,105	403	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219,816	XXX	XXX	
										12. Totals	(4,440)	20,464

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

1. Prior	19,769	20,577	19,655	18,926	17,972	18,244	18,382	18,313	18,210	18,124	(86)	(189)
2. 2005	39,044	37,535	35,978	33,915	33,417	33,318	33,710	33,562	33,508	33,960	452	398
3. 2006	XXX	48,759	49,120	48,225	47,714	46,953	47,412	47,056	47,475	47,233	(242)	177
4. 2007	XXX	XXX	55,048	52,848	50,178	50,732	49,892	50,469	49,482	49,472	(10)	(997)
5. 2008	XXX	XXX	XXX	53,962	51,808	49,739	52,850	53,436	51,156	51,873	717	(1,563)
6. 2009	XXX	XXX	XXX	XXX	64,406	59,990	57,515	62,528	62,419	61,069	(1,350)	(1,459)
7. 2010	XXX	XXX	XXX	XXX	XXX	66,576	66,622	68,652	71,896	69,921	(1,975)	1,269
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	77,211	77,706	80,752	81,721	969	4,015
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,177	76,036	79,649	3,613	1,472
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,148	92,732	6,584	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,937	XXX	XXX	
										12. Totals	8,672	3,123

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

1. Prior	3,797	4,954	5,412	7,471	8,021	7,626	7,663	7,461	7,364	6,950	(414)	(511)
2. 2005	38,173	27,811	29,464	34,118	37,886	33,698	33,633	34,018	34,094	33,732	(362)	(286)
3. 2006	XXX	79,752	56,050	65,785	70,551	65,940	67,543	66,915	66,702	65,413	(1,289)	(1,502)
4. 2007	XXX	XXX	92,205	77,759	86,252	87,169	85,127	84,075	86,140	84,531	(1,609)	456
5. 2008	XXX	XXX	XXX	80,188	88,384	92,747	93,147	92,412	93,216	95,374	2,158	2,962
6. 2009	XXX	XXX	XXX	XXX	82,827	89,131	88,224	83,427	82,343	81,603	(740)	(1,824)
7. 2010	XXX	XXX	XXX	XXX	XXX	87,620	93,903	90,723	90,492	90,480	(12)	(243)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	89,128	99,731	101,294	102,115	821	2,384
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,496	87,024	86,247	(777)	4,751
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,317	100,863	16,546	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,209	XXX	XXX	
										12. Totals	14,322	6,187

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	215,747	217,685	210,839	198,775	173,843	132,445	132,810	131,845	131,505	133,789	2,284	1,944
2. 2005	136,820	119,240	120,607	124,919	118,616	107,649	105,458	104,750	105,527	105,327	(200)	577
3. 2006	XXX	172,789	154,530	153,786	157,641	138,378	133,175	128,360	123,979	124,189	210	(4,171)
4. 2007	XXX	XXX	178,495	177,151	153,861	138,158	135,230	135,055	133,851	133,309	(542)	(1,746)
5. 2008	XXX	XXX	XXX	237,513	199,563	188,340	176,499	168,884	165,706	163,584	(2,122)	(5,300)
6. 2009	XXX	XXX	XXX	XXX	199,600	181,264	175,452	166,269	163,206	159,605	(3,601)	(6,664)
7. 2010	XXX	XXX	XXX	XXX	220,935	200,781	190,049	186,323	176,090	(10,233)	(13,959)	
8. 2011	XXX	XXX	XXX	XXX	XXX	232,559	217,127	209,201	204,338	(4,863)	(12,789)	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	192,714	194,406	182,324	(12,082)	(10,390)	
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183,488	179,238	(4,250)	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214,930	XXX	XXX	
										12. Totals	(35,399)	(52,498)

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX
11. 2014	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. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX											
10. 2013	XXX				XXX							
11. 2014	XXX			XXX	XXX							
									12. Totals			

NONE

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

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX							
9. 2012	XXX	XXX	XXX	XXX	XXX							
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX						XXX
11. 2014	XXX				XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
									12. Totals			

NONE

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

1. Prior	23,588	23,043	22,748	20,514	19,021	18,323	18,244	18,020	17,623	16,890	(733)	(1,130)
2. 2005	11,450	11,251	8,415	8,435	7,229	7,087	7,978	8,322	7,938	8,127	189	(195)
3. 2006	XXX	15,323	18,896	11,352	11,582	10,945	11,616	13,072	11,593	11,618	25	(1,454)
4. 2007	XXX	XXX	16,949	13,337	12,281	10,416	12,842	10,778	10,209	10,201	(8)	(577)
5. 2008	XXX	XXX	XXX	15,915	12,530	12,051	11,344	10,065	9,026	9,756	730	(309)
6. 2009	XXX	XXX	XXX	XXX	13,640	13,010	12,623	9,166	8,240	8,227	(13)	(939)
7. 2010	XXX	XXX	XXX	XXX	XXX	14,695	13,382	12,018	9,329	7,927	(1,402)	(4,091)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	18,548	13,223	12,798	10,061	(2,737)	(3,162)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,508	14,484	18,050	3,566	542
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,953	14,813	(1,140)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,367	XXX	XXX
										12. Totals	(1,523)	(11,315)

NONE

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

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX							
9. 2012	XXX	XXX	XXX	XXX	XXX							
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX						XXX
11. 2014	XXX				XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
										12. Totals		

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,387	5,930	6,240	310	1,853
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,228	18,157	(71)	XXX	
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,558	XXX	XXX	
										4. Totals	239	1,853

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	8,936	9,148	10,127	.979	1,191						
2. 2013	XXX	179,352	176,588	(2,764)	XXX							
3. 2014	XXX	192,246	XXX	XXX								
										4. Totals	(1,785)	1,191

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	175	344	164	(180)	(11)						
2. 2013	XXX	575	92	(483)	XXX							
3. 2014	XXX	747	XXX	XXX								
										4. Totals	(663)	(11)

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

1. Prior	XXX											
2. 2013	XXX					XXX						
3. 2014	XXX											
										4. Totals		

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX											
5. 2008	XXX											
6. 2009	XXX											
7. 2010	XXX											
8. 2011	XXX											
9. 2012	XXX											
10. 2013	XXX					XXX						
11. 2014	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 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior.....	.000.....	3,217.....	6,006.....	6,799.....	6,838.....	6,945.....	7,197.....	7,195.....	7,205.....	7,202.....	5,612.....	1,883.....
2. 2005.....	81,417.....	103,258.....	106,219.....	107,149.....	107,586.....	107,788.....	108,170.....	108,202.....	108,273.....	108,281.....	22,329.....	4,606.....
3. 2006.....	XXX.....	80,676.....	104,295.....	108,895.....	109,543.....	110,377.....	110,735.....	110,875.....	110,884.....	110,882.....	20,502.....	4,408.....
4. 2007.....	XXX.....	XXX.....	116,009.....	137,862.....	140,234.....	141,499.....	142,138.....	142,419.....	143,209.....	143,228.....	26,815.....	5,827.....
5. 2008.....	XXX.....	XXX.....	XXX.....	156,874.....	182,129.....	185,306.....	187,125.....	188,084.....	188,542.....	188,662.....	38,350.....	8,515.....
6. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	184,686.....	223,018.....	227,254.....	228,666.....	228,808.....	229,127.....	40,458.....	6,577.....
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	184,550.....	229,474.....	236,467.....	238,568.....	239,814.....	42,210.....	7,710.....
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	205,175.....	239,612.....	245,250.....	246,877.....	246,877.....	62,170.....	8,872.....
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	194,222.....	234,843.....	240,158.....	240,158.....	44,592.....	7,422.....
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	173,555.....	209,152.....	209,152.....	36,405.....	7,272.....
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	186,212.....	186,212.....	25,015.....	5,412.....

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

1. Prior.....	.000.....	21,543.....	34,233.....	39,635.....	41,990.....	42,399.....	42,937.....	43,106.....	43,232.....	43,279.....	9,320.....	2,230.....
2. 2005.....	46,123.....	74,660.....	89,702.....	97,658.....	101,144.....	102,678.....	103,450.....	104,677.....	104,730.....	104,790.....	19,178.....	3,349.....
3. 2006.....	XXX.....	46,254.....	78,273.....	92,637.....	103,260.....	106,912.....	109,778.....	110,050.....	110,369.....	110,437.....	19,255.....	3,478.....
4. 2007.....	XXX.....	XXX.....	52,960.....	88,164.....	105,162.....	115,720.....	119,660.....	121,321.....	123,232.....	122,937.....	21,220.....	3,863.....
5. 2008.....	XXX.....	XXX.....	XXX.....	57,726.....	99,405.....	120,268.....	131,448.....	137,896.....	140,789.....	141,780.....	22,453.....	4,121.....
6. 2009.....	XXX.....	XXX.....	XXX.....	63,940.....	108,559.....	133,910.....	148,949.....	155,698.....	158,335.....	158,335.....	24,750.....	4,491.....
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	71,677.....	121,590.....	153,495.....	170,324.....	178,728.....	178,728.....	27,995.....	5,179.....
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	80,343.....	134,321.....	166,391.....	183,975.....	183,975.....	29,651.....	5,367.....
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	85,469.....	149,554.....	181,077.....	181,077.....	29,254.....	5,314.....
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	84,243.....	142,806.....	142,806.....	28,423.....	5,307.....
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	83,099.....	83,099.....	21,154.....	3,812.....

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

1. Prior.....	.000.....	8,612.....	12,844.....	15,176.....	17,002.....	17,341.....	17,674.....	17,976.....	18,120.....	18,124.....	2,265.....	543.....
2. 2005.....	13,403.....	21,333.....	27,762.....	30,396.....	32,161.....	32,541.....	32,811.....	33,245.....	33,435.....	33,468.....	4,993.....	860.....
3. 2006.....	XXX.....	13,765.....	25,191.....	35,217.....	39,583.....	43,528.....	44,995.....	45,592.....	46,589.....	46,696.....	5,327.....	899.....
4. 2007.....	XXX.....	XXX.....	16,527.....	30,803.....	37,525.....	43,044.....	46,258.....	48,093.....	48,889.....	48,919.....	5,785.....	1,037.....
5. 2008.....	XXX.....	XXX.....	XXX.....	16,917.....	28,641.....	36,976.....	42,945.....	48,027.....	50,258.....	51,094.....	5,793.....	985.....
6. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	16,642.....	32,435.....	38,996.....	49,690.....	54,856.....	57,771.....	5,867.....	1,044.....
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	19,926.....	37,807.....	50,534.....	56,431.....	63,127.....	6,528.....	1,191.....	
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,263.....	44,034.....	57,451.....	66,978.....	7,037.....	1,298.....	
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	23,144.....	43,821.....	56,344.....	6,848.....	1,291.....	
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	26,104.....	51,633.....	7,220.....	1,366.....	
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,898.....	5,649.....	1,082.....		

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

1. Prior.....	.000.....	2,169.....	3,563.....	4,285.....	4,851.....	5,318.....	5,514.....	5,695.....	5,835.....	5,964.....	4,473.....	490.....
2. 2005.....	7,848.....	18,572.....	23,853.....	26,280.....	28,497.....	29,315.....	29,576.....	30,511.....	30,804.....	31,106.....	4,732.....	765.....
3. 2006.....	XXX.....	15,845.....	37,544.....	48,732.....	54,167.....	56,428.....	60,168.....	60,646.....	61,528.....	60,763.....	5,480.....	823.....
4. 2007.....	XXX.....	XXX.....	20,795.....	46,743.....	60,268.....	67,584.....	71,018.....	74,511.....	77,683.....	77,491.....	5,801.....	803.....
5. 2008.....	XXX.....	XXX.....	XXX.....	21,612.....	47,890.....	60,863.....	69,952.....	76,259.....	79,971.....	82,748.....	5,635.....	863.....
6. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	19,514.....	45,596.....	56,929.....	62,988.....	67,896.....	70,008.....	4,963.....	727.....
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,521.....	44,150.....	57,275.....	63,935.....	68,982.....	5,269.....	775.....
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,820.....	47,641.....	62,020.....	71,953.....	71,953.....	5,156.....	784.....
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,704.....	39,897.....	51,843.....	4,728.....	692.....	
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,665.....	46,426.....	4,175.....	658.....	
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	20,464.....	2,228.....	542.....		

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000.....	37,812.....	66,325.....	90,274.....	104,319.....	113,801.....	120,805.....	125,230.....	127,042.....	129,635.....	8,270.....	4,889.....
2. 2005.....	46,428.....	69,266.....	77,487.....	84,757.....	90,542.....	93,985.....	96,321.....	99,095.....	100,673.....	102,310.....	7,955.....	2,812.....
3. 2006.....	XXX.....	60,909.....	91,057.....	98,731.....	106,066.....	110,586.....	116,407.....	118,090.....	119,721.....	121,521.....	8,401.....	2,965.....
4. 2007.....	XXX.....	XXX.....	63,359.....	93,426.....	105,677.....	115,191.....	117,655.....	121,101.....	124,345.....	126,225.....	8,899.....	3,126.....
5. 2008.....	XXX.....	XXX.....	XXX.....	88,624.....	121,926.....	132,865.....	141,840.....	149,032.....	153,006.....	154,927.....	10,774.....	3,577.....
6. 2009.....	XXX.....	XXX.....	XXX.....	80,097.....	113,524.....	124,155.....	132,164.....	137,913.....	143,152.....	143,152.....	10,186.....	3,544.....
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	93,701.....	130,522.....	143,681.....	154,282.....	159,883.....	11,589.....	3,953.....	
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	105,203.....	146,874.....	160,101.....	169,595.....	169,595.....	13,630.....	3,972.....
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	83,050.....	119,681.....	135,099.....	10,390.....	3,335.....	
10. 2												

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	.000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XX								
7. 2010	XXX	XXX	XXX	XXX	XX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XX	XXX							
8. 2011	XXX	XXX	XXX	XX	XXX	XX						
9. 2012	XXX	XXX	XXX	XXX	XX	XXX	XX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	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. 2005											XXX	XXX
3. 2006	XXX										XXX	XXX
4. 2007	XXX	XXX									XXX	XXX
5. 2008	XXX	XXX	XXX								XXX	XXX
6. 2009	XXX	XXX	XXX	XXX							XXX	XXX
7. 2010	XXX	XXX	XXX	XX	XXX						XXX	XXX
8. 2011	XXX	XXX	XXX	XX	XXX	XX					XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XX	XXX	XX				XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000	3,810	6,959	10,496	12,593	13,728	15,115	16,079	16,330	16,623	540	308
2. 2005	1,092	1,943	2,833	4,054	4,950	6,024	6,737	6,895	7,312	7,488	521	220
3. 2006	XXX	1,234	3,539	4,410	5,375	6,302	7,312	9,222	10,286	10,802	561	204
4. 2007	XXX	XXX	1,437	3,018	4,097	6,018	7,001	7,493	7,759	8,418	547	198
5. 2008	XXX	XXX	XXX	2,109	3,915	5,721	6,088	7,187	7,488	8,494	549	234
6. 2009	XXX	XXX	XXX	XXX	1,370	2,468	4,210	5,049	5,689	5,984	585	249
7. 2010	XXX	XXX	XXX	XXX	1,310	3,011	3,676	4,952	5,611	5,76	274	
8. 2011	XXX	XXX	XXX	XXX	XXX	1,793	3,065	5,128	5,779	609	268	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,979	4,283	5,816	559	248	
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,614	3,620	511	186	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,528	363	110	

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

1. Prior	.000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XX	XXX							
8. 2011	XXX	XXX	XXX	XX	XXX	XX						
9. 2012	XXX	XXX	XXX	XXX	XX	XXX	XX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	5,512	5,843	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,824	18,272	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,988	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	000	9,711	9,595	716,412	102,317						
2. 2013	XXX	169,786	178,726	112,703	17,778							
3. 2014	XXX	185,389	106,821	16,002								

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	000	107	227	XXX	XXX						
2. 2013	XXX	88	136	XXX	XXX							
3. 2014	XXX	42	XXX	XXX								

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

1. Prior	XXX	000			XXX	XXX						
2. 2013	XXX			XXX	XXX							
3. 2014	XXX			XXX	XXX							

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000										XXX	XXX
2. 2005											XXX	XXX
3. 2006	XXX										XXX	XXX
4. 2007	XXX	XXX									XXX	XXX
5. 2008	XXX	XXX	XXX								XXX	XXX
6. 2009	XXX	XXX	XXX	XXX							XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2012	XXX				XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2013	XXX			XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2014	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 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,257	473	177							
2. 2005	9,214	1,332	340							
3. 2006	XXX	8,021	952	11						
4. 2007	XXX	XXX	7,975	20	16					
5. 2008	XXX	XXX	XXX	10,010	30	20				
6. 2009	XXX	XXX	XXX	XXX	12,302	46	19			
7. 2010	XXX	XXX	XXX	XXX	XXX	14,492	44	21		
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	11,142	47	23	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,573	55	20
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,564	47
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,640

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

1. Prior	8,255	3,673	1,532	29	.37	842	2	2		
2. 2005	22,203	8,086	2,584	46	113	325	2	1	1	.1
3. 2006	XXX	29,267	10,291	2,154	209	315	4	2	2	.1
4. 2007	XXX	XXX	32,102	10,078	2,776	321	6	.4	2	2
5. 2008	XXX	XXX	XXX	33,168	12,624	392	.14	.6	4	2
6. 2009	XXX	XXX	XXX	XXX	39,647	5,218	102	18	6	.4
7. 2010	XXX	XXX	XXX	XXX	XXX	35,891	.5,344	.104	.14	.7
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	38,551	5,707	100	12
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,830	5,847	103
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,234	7,805
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,790

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

1. Prior	4,841	2,121	809	5	8	.160	204	.180	.86	
2. 2005	13,052	5,680	1,443	10	24	62	126	.151	.99	106
3. 2006	XXX	19,409	6,811	1,274	.47	60	113	.179	.188	138
4. 2007	XXX	XXX	20,838	6,845	1,501	64	113	.164	.188	167
5. 2008	XXX	XXX	XXX	.20,346	8,033	.85	111	.156	.167	196
6. 2009	XXX	XXX	XXX	XXX	22,810	4,006	135	.157	.161	176
7. 2010	XXX	XXX	XXX	XXX	XXX	24,037	.5,451	.185	.164	171
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	32,033	.5,150	.189	171
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,102	.3,527	204
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23,108	4,450
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,771

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

1. Prior	814	.339	180	1,442	1,617	.970	.1,071	.913	.671	
2. 2005	15,448	2,354	699	3,703	4,804	2,386	2,400	2,269	.1,833	1,475
3. 2006	XXX	35,512	4,864	8,541	10,018	6,247	4,813	4,177	.3,763	3,314
4. 2007	XXX	XXX	39,769	14,548	14,080	10,929	8,025	5,453	.4,501	4,373
5. 2008	XXX	XXX	XXX	.22,290	21,651	.16,757	12,642	.8,149	.5,159	4,718
6. 2009	XXX	XXX	XXX	XXX	.31,054	28,639	19,584	13,220	.8,144	.5,649
7. 2010	XXX	XXX	XXX	XXX	XXX	35,258	33,153	20,689	13,277	.9,143
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	39,422	34,061	.19,868	14,079
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,493	.32,536	21,099
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.38,023	33,997
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,018

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	114,984	109,652	94,424	.69,509	48,045	4,499	2,650	1,183	.346	
2. 2005	58,490	27,911	21,255	.22,386	15,423	3,019	1,879	.894	.706	301
3. 2006	XXX	71,335	41,434	.23,392	24,428	4,448	3,119	1,508	.820	627
4. 2007	XXX	XXX	71,822	.49,041	19,895	6,508	4,296	2,363	.1,296	681
5. 2008	XXX	XXX	XXX	.95,106	38,555	13,183	6,496	3,341	.2,088	1,114
6. 2009	XXX	XXX	XXX	XXX	69,386	32,642	13,197	5,076	.2,976	1,809
7. 2010	XXX	XXX	XXX	XXX	XXX	67,295	33,115	10,263	.4,477	2,545
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	69,912	26,130	.9,079	.3,848
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,254	.22,868	.7,894
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.48,474	21,706
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,460

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XX	XX						
6. 2009	XXX	XXX	XX	XX						
7. 2010	XXX	XXX	XX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XX	XXX						
7. 2010	XXX	XXX	XX	XX	XX					
8. 2011	XXX	XXX	XX	XX	XX	XX				
9. 2012	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	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. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XX	XXX						
7. 2010	XXX	XXX	XX	XX	XX					
8. 2011	XXX	XXX	XX	XX	XX	XX				
9. 2012	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	15,155	10,745	7,746	4,105	2,806	1,475	1,600	918	.380	
2. 2005	7,966	6,971	3,631	2,012	1,257	.654	.794	.505	.390	500
3. 2006	XXX	9,888	11,469	3,842	2,791	1,348	1,165	767	.513	588
4. 2007	XXX	XXX	10,665	6,306	2,401	1,758	2,006	939	.617	576
5. 2008	XXX	XXX	XXX	10,535	5,216	4,010	2,815	1,763	.814	800
6. 2009	XXX	XXX	XXX	XXX	8,618	5,012	6,420	2,513	.1,555	1,076
7. 2010	XXX	XXX	XXX	XXX	XXX	9,710	7,022	5,630	.2,159	1,995
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	13,123	6,224	.4,898	2,799
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,679	.5,564	6,348
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.10,491	7,512
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,610

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XX	XXX						
7. 2010	XXX	XXX	XX	XX	XX					
8. 2011	XXX	XXX	XX	XX	XX	XX				
9. 2012	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,740	39	1
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1,695	32
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,635

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	9,730	1,430	657						
2. 2013	XXX	7,174	785							
3. 2014	XXX	XXX	7,153							

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	115								
2. 2013	XXX	484								
3. 2014	XXX	438								

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

1. Prior	XXX	XXX	XX	XXX	XXX	XX	XXX			
2. 2013	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2014	XXX	XXX	XX	XX	XX	XX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XX	XXX	XX	XX	XXX			
6. 2009	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
7. 2010	XXX	XXX	XX	XX	XX	XX	XX			
8. 2011	XXX	XXX	XX	XXX	XXX	XX	XX			
9. 2012	XXX									
10. 2013	XXX									
11. 2014	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 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	6,705	2,839	2,537	3,358	3,312	4,581	4,662	5,317	3,919	5,612
2. 2005	18,334	21,919	22,170	22,222	22,239	22,248	22,256	22,325	22,328	22,329
3. 2006	XXX	16,290	20,091	20,347	20,395	20,424	20,429	20,499	20,501	20,502
4. 2007	XXX	XXX	21,916	26,329	26,601	26,671	26,695	26,806	26,811	26,815
5. 2008	XXX	XXX	XXX	31,705	37,690	38,093	38,188	38,328	38,342	38,350
6. 2009	XXX	XXX	XXX	XXX	33,667	39,804	40,218	40,429	40,450	40,458
7. 2010	XXX	XXX	XXX	XXX	XXX	29,169	41,104	42,074	42,174	42,210
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	45,128	61,300	62,039	62,170
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,559	44,027	44,592
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,431	36,405
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,015

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	401	145	73	27	24	20	10	7	5	1
2. 2005	3,112	285	78	34	27	22	11	10	8	6
3. 2006	XXX	3,436	299	80	46	17	9	3	1	
4. 2007	XXX	XXX	3,814	294	.87	34	17	9	4	1
5. 2008	XXX	XXX	XXX	4,843	398	142	56	18	7	3
6. 2009	XXX	XXX	XXX	XXX	4,869	501	124	44	20	12
7. 2010	XXX	XXX	XXX	XXX	XXX	11,143	893	118	46	18
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	15,383	806	174	70
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,549	649	186
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,513	814
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,464

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	2,132	108	3,633	16	5	.4	3	7,614	5,621	7,496
2. 2005	25,026	26,707	26,787	26,801	26,811	26,816	26,816	26,939	26,939	26,941
3. 2006	XXX	22,938	24,654	24,728	24,754	24,757	24,758	24,907	24,907	24,910
4. 2007	XXX	XXX	30,205	32,278	32,398	32,431	32,439	32,642	32,642	32,643
5. 2008	XXX	XXX	XXX	43,576	46,418	46,632	46,658	46,859	46,963	46,868
6. 2009	XXX	XXX	XXX	XXX	43,708	46,664	46,766	47,038	47,044	47,047
7. 2010	XXX	XXX	XXX	XXX	XXX	46,176	49,457	49,882	49,925	49,938
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	67,540	70,871	71,064	71,112
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,163	52,045	52,200
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,136	44,491
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,891

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	13,968	9,202	8,014	7,762	7,837	8,054	8,507	8,824	9,041	
2. 2005	13,019	17,769	18,632	18,951	19,091	19,136	19,158	19,169	19,175	19,178
3. 2006	XXX	12,927	17,869	18,728	19,056	19,155	19,212	19,235	19,248	19,255
4. 2007	XXX	XXX	14,335	19,856	20,680	20,978	21,118	21,186	21,213	21,220
5. 2008	XXX	XXX	XXX	15,267	21,017	21,900	22,229	22,353	22,428	22,453
6. 2009	XXX	XXX	XXX	XXX	16,780	22,980	24,065	24,486	24,679	24,750
7. 2010	XXX	XXX	XXX	XXX	XXX	18,943	26,182	27,413	27,817	27,995
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	20,523	27,931	29,180	29,651
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,765	28,068	29,254
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,058	28,423
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,154

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	2,513	1,003	476	213	102	66	36	22	11	6
2. 2005	5,837	1,453	539	219	84	38	19	8	3	
3. 2006	XXX	6,113	1,438	513	196	107	47	23	9	3
4. 2007	XXX	XXX	6,376	1,408	538	250	110	46	15	7
5. 2008	XXX	XXX	XXX	6,687	1,489	583	263	126	52	25
6. 2009	XXX	XXX	XXX	XXX	7,412	1,828	703	312	137	61
7. 2010	XXX	XXX	XXX	XXX	XXX	8,512	1,990	723	328	145
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	8,472	2,125	826	375
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,500	2,059	828
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,722	2,105
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,800	236	9,516	21	8	3	1	11,185	11,363	(11)
2. 2005	20,747	22,297	22,457	22,502	22,518	22,524	22,526	22,526	22,527	22,527
3. 2006	XXX	20,879	22,492	22,655	22,715	22,731	22,735	22,735	22,735	22,736
4. 2007	XXX	XXX	22,929	24,844	25,030	25,066	25,082	25,089	25,090	25,090
5. 2008	XXX	XXX	XXX	24,399	26,343	26,507	26,572	26,588	26,597	26,599
6. 2009	XXX	XXX	XXX	XXX	26,965	28,984	29,187	29,273	29,299	29,302
7. 2010	XXX	XXX	XXX	XXX	XXX	30,616	32,972	33,250	33,311	33,319
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	32,412	35,066	35,321	35,393
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,866	35,175	35,396
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,609	35,835
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,742

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,579	365	289	413	564	892	1,402	1,715	1,910	
2. 2005	3,392	4,584	4,798	4,901	4,957	4,970	4,978	4,987	4,992	4,993
3. 2006	XXX	3,516	4,870	5,144	5,240	5,294	5,309	5,318	5,325	5,327
4. 2007	XXX	XXX	3,792	5,275	5,566	5,689	5,743	5,769	5,784	5,785
5. 2008	XXX	XXX	XXX	3,927	5,370	5,569	5,685	5,748	5,784	5,793
6. 2009	XXX	XXX	XXX	XXX	3,847	5,373	5,641	5,777	5,843	5,867
7. 2010	XXX	XXX	XXX	XXX	XXX	4,300	5,954	6,311	6,454	6,528
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,828	6,569	6,896	7,037
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,804	6,505	6,848
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,313	7,220
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,649

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	646	345	149	77	28	16	10	5	1	
2. 2005	1,533	418	202	98	36	20	16	6	2	3
3. 2006	XXX	1,774	498	192	101	36	25	13	6	3
4. 2007	XXX	XXX	1,904	548	224	108	51	23	5	4
5. 2008	XXX	XXX	XXX	1,788	468	235	113	47	19	11
6. 2009	XXX	XXX	XXX	XXX	2,015	549	252	121	52	31
7. 2010	XXX	XXX	XXX	XXX	XXX	2,320	649	258	124	58
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,364	585	300	156
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,952	624	292
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,245	712
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,418

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	464	73	178	4	2	2	1	2,134	2,399	(1)
2. 2005	5,362	5,776	5,841	5,850	5,852	5,849	5,854	5,855	5,855	5,856
3. 2006	XXX	5,733	6,164	6,211	6,224	6,224	6,229	6,227	6,227	6,229
4. 2007	XXX	XXX	6,222	6,739	6,798	6,818	6,823	6,826	6,826	6,826
5. 2008	XXX	XXX	XXX	6,261	6,728	6,773	6,776	6,778	6,787	6,789
6. 2009	XXX	XXX	XXX	XXX	6,446	6,883	6,920	6,932	6,939	6,942
7. 2010	XXX	XXX	XXX	XXX	XXX	7,283	7,666	7,732	7,763	7,777
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	7,952	8,346	8,461	8,491
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,566	8,331	8,431
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,523	9,298
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,149

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	3,506	1,317	944	.798	1,259	2,026	2,911	3,490	4,005	
2. 2005	1,490	3,916	4,413	4,551	4,647	4,686	4,699	4,714	4,727	4,732
3. 2006	XXX	1,793	4,532	5,061	5,278	5,379	5,418	5,442	5,471	5,480
4. 2007	XXX	XXX	1,797	4,818	5,380	5,579	5,671	5,733	5,772	5,801
5. 2008	XXX	XXX	XXX	1,948	4,715	5,233	5,427	5,547	5,594	5,635
6. 2009	XXX	XXX	XXX	XXX	1,677	4,182	4,668	4,845	4,920	4,963
7. 2010	XXX	XXX	XXX	XXX	XXX	2,068	4,498	4,959	5,167	5,269
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,304	4,438	4,921	5,156
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,219	4,277	4,728
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,301	4,175
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,228

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,415	769	480	.346	260	212	181	148	126	116
2. 2005	3,153	817	346	213	117	80	.67	.54	45	.41
3. 2006	XXX	3,521	954	.453	245	.141	106	.80	55	.45
4. 2007	XXX	XXX	3,783	1,000	459	281	187	125	89	.62
5. 2008	XXX	XXX	XXX	3,570	1,009	501	.316	.198	152	115
6. 2009	XXX	XXX	XXX	XXX	3,179	.850	.373	.206	134	.91
7. 2010	XXX	XXX	XXX	XXX	XXX	3,018	.877	.449	256	156
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,688	.935	.509	282
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,480	.782	.389
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,311	.759
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,286

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	505	.51	741	.5	(2)	.3	.1	3,895	4,451	(126)
2. 2005	4,970	5,471	5,510	5,525	5,534	5,538	5,538	5,538	5,538	5,538
3. 2006	XXX	5,710	6,269	6,329	6,341	6,342	6,348	6,348	6,348	6,348
4. 2007	XXX	XXX	5,950	6,583	6,643	6,664	6,664	6,664	6,664	6,666
5. 2008	XXX	XXX	XXX	5,963	6,523	6,580	6,601	6,608	6,611	6,613
6. 2009	XXX	XXX	XXX	XXX	5,218	5,733	5,763	5,777	5,780	5,781
7. 2010	XXX	XXX	XXX	XXX	XXX	5,519	6,118	6,171	6,195	6,200
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	5,600	6,153	6,211	6,222
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,198	5,746	5,809
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,104	5,592
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,056

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	8,856	7,174	7,104	7,175	7,388	8,142	8,678	8,538	8,280	
2. 2005	5,084	7,014	7,382	7,570	7,717	7,793	7,847	7,876	7,915	7,955
3. 2006	XXX	5,351	7,396	7,782	8,010	8,147	8,242	8,306	8,376	8,401
4. 2007	XXX	XXX	5,508	7,909	8,382	8,602	8,718	8,796	8,864	8,899
5. 2008	XXX	XXX	XXX	7,157	9,778	10,235	10,459	10,631	10,726	10,774
6. 2009	XXX	XXX	XXX	XXX	6,807	9,333	9,723	9,976	10,104	10,186
7. 2010	XXX	XXX	XXX	XXX	XXX	7,080	10,555	11,175	11,456	11,589
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	8,748	12,780	13,361	13,630
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,690	9,900	10,390
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,193	9,176
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,638

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	4,223	2,551	1,173	798	556	354	285	173	133	120
2. 2005	2,643	774	463	318	168	114	90	87	79	86
3. 2006	XXX	2,846	850	466	306	213	135	145	48	50
4. 2007	XXX	XXX	3,132	937	468	243	165	139	69	58
5. 2008	XXX	XXX	XXX	3,333	977	517	316	183	88	58
6. 2009	XXX	XXX	XXX	XXX	3,276	882	531	317	181	113
7. 2010	XXX	XXX	XXX	XXX	XXX	4,449	1,209	536	251	133
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,819	1,049	512	275
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,885	926	466
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,754	1,073
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,954

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	3,069	757	9,899	426	257	155	95	13,500	13,121	(133)
2. 2005	9,064	10,178	10,418	10,545	10,604	10,653	10,698	10,749	10,793	10,853
3. 2006	XXX	9,477	10,688	10,941	11,091	11,196	11,252	11,344	11,379	11,416
4. 2007	XXX	XXX	10,063	11,471	11,755	11,867	11,936	12,026	12,050	12,083
5. 2008	XXX	XXX	XXX	12,318	13,914	14,164	14,259	14,352	14,380	14,409
6. 2009	XXX	XXX	XXX	XXX	11,929	13,355	13,619	13,754	13,802	13,843
7. 2010	XXX	XXX	XXX	XXX	XXX	13,515	15,226	15,515	15,623	15,675
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	15,835	17,500	17,780	17,877
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,478	13,949	14,191
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,039	13,469
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,689

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 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	384	402	474	539	533	546	601	576	573	540
2. 2005	295	414	444	465	479	496	508	512	518	521
3. 2006	XXX	269	376	412	427	446	458	466	550	561
4. 2007	XXX	XXX	298	442	471	499	517	527	534	547
5. 2008	XXX	XXX	XXX	313	464	507	518	532	542	549
6. 2009	XXX	XXX	XXX	XXX	338	478	516	549	573	585
7. 2010	XXX	XXX	XXX	XXX	XXX	332	497	535	559	576
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	407	533	584	609
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369	514	559
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	354	511
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	363

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	222	171	127	85	59	44	35	19	18	15
2. 2005	156	77	47	35	26	19	12	11	7	9
3. 2006	XXX	145	90	57	52	45	105	102	19	11
4. 2007	XXX	XXX	157	79	64	39	44	33	27	12
5. 2008	XXX	XXX	XXX	190	99	42	39	20	8	11
6. 2009	XXX	XXX	XXX	XXX	230	116	80	54	30	16
7. 2010	XXX	XXX	XXX	XXX	XXX	219	118	63	39	24
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	201	100	62	36
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	119	78
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226	132
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	189	68	754	34	27	17	12	902	880	863
2. 2005	528	655	680	700	714	725	732	736	741	750
3. 2006	XXX	474	586	616	648	671	753	762	768	776
4. 2007	XXX	XXX	510	652	695	710	742	748	752	757
5. 2008	XXX	XXX	XXX	589	730	756	772	786	787	794
6. 2009	XXX	XXX	XXX	XXX	653	778	815	836	848	850
7. 2010	XXX	XXX	XXX	XXX	XXX	647	814	845	856	874
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	723	843	890	913
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	668	832	885
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	679	829
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724

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 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	35,471	(9)	83,704	83,704	83,704	83,704	83,704	83,704	83,704	83,704	
2. 2005.....	44,089	83,757	91,895	91,849	91,849	91,849	91,849	91,849	91,849	91,849	
3. 2006.....	XXX	49,077	50,059	50,362	50,362	50,362	50,362	50,362	50,362	50,362	
4. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
6. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)	79,560	88,736	92,824	95,208	98,686	105,329	114,372	124,391	136,845	148,576	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	2,721	(1)	6,421	6,421	6,421	6,421	6,421	6,421	6,421	6,421	
2. 2005.....	3,382	6,425	7,211	7,208	7,208	7,208	7,208	7,208	7,208	7,208	
3. 2006.....	XXX	3,764	4,030	4,170	4,158	4,158	4,158	4,158	4,158	4,158	
4. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
6. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)	6,102	6,806	7,472	6,903	6,453	6,186	6,286	6,849	6,840	6,684	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	34,930	129	(58)	90,287	90,287	90,287	90,287	90,287	90,287	90,287	
2. 2005.....	46,155	89,688	90,318	90,287	90,287	90,287	90,287	90,287	90,287	90,287	
3. 2006.....	XXX	57,548	107,642	107,349	107,347	107,347	107,347	107,347	107,347	107,347	
4. 2007.....	XXX	XXX	68,752	119,265	118,347	118,342	118,342	118,342	118,342	118,342	
5. 2008.....	XXX	XXX	XXX	70,331	117,264	115,322	115,322	115,322	115,322	115,322	
6. 2009.....	XXX	XXX	XXX	XXX	67,301	112,895	111,870	111,861	111,861	111,861	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	68,584	120,726	119,818	119,808	119,702	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	69,438	124,899	124,868	124,602	
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,811	129,649	129,650	
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,715	140,335	
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,427	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)	81,086	101,210	119,419	120,521	113,314	112,232	120,555	122,355	134,512	142,676	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	15,788	11	(5)	24,701	24,701	24,701	24,701	24,701	24,701	24,701	
2. 2005.....	20,861	24,647	24,704	24,701	24,701	24,701	24,701	24,701	24,701	24,701	
3. 2006.....	XXX	5,004	9,571	9,546	9,546	9,546	9,546	9,546	9,546	9,546	
4. 2007.....	XXX	XXX	6,268	10,563	10,493	10,493	10,493	10,493	10,493	10,493	
5. 2008.....	XXX	XXX	XXX	5,981	9,555	9,423	9,423	9,423	9,423	9,423	
6. 2009.....	XXX	XXX	XXX	XXX	5,125	8,227	8,162	8,162	8,162	8,162	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	4,666	7,996	7,936	7,935	7,929	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	4,434	8,104	8,102	8,087	
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,485	8,288	8,310	
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,471	8,351	
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,300	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)	36,649	8,801	10,888	10,248	8,629	7,636	7,698	8,095	8,271	8,181	XXX

ANNUAL STATEMENT FOR THE YEAR 2014 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	123,210	700	(8)								
2. 2005.....	133,084	258,732	259,571	259,504	259,504	259,504	259,504	259,504	259,504	259,504	
3. 2006.....	XXX	137,161	262,886	262,462	262,459	262,458	262,458	262,458	262,458	262,458	
4. 2007.....	XXX	XXX	139,675	260,090	259,250	259,238	259,237	259,237	259,237	259,237	
5. 2008.....	XXX	XXX	XXX	137,787	253,283	251,457	251,446	251,444	251,444	251,444	
6. 2009.....	XXX	XXX	XXX	XXX	137,119	255,180	253,852	253,823	253,821	253,821	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	145,134	275,445	274,984	274,977	274,974	(3)
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	154,303	298,691	298,979	298,947	(32)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167,553	333,334	333,851	517
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186,054	368,013	181,959
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,200	201,200
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383,641
13. Earned Premiums (Sch P-Pt. 1)	256,294	263,509	266,231	257,710	251,772	261,355	283,274	311,449	352,114	383,641	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	12,267	70	(1)								
2. 2005.....	13,225	25,797	25,886	25,878	25,878	25,878	25,878	25,878	25,878	25,878	
3. 2006.....	XXX	13,673	27,018	26,975	26,975	26,975	26,975	26,975	26,975	26,975	
4. 2007.....	XXX	XXX	14,736	26,823	26,741	26,740	26,740	26,740	26,740	26,740	
5. 2008.....	XXX	XXX	XXX	13,794	25,013	24,837	24,836	24,833	24,833	24,833	
6. 2009.....	XXX	XXX	XXX	XXX	13,306	24,682	24,551	24,548	24,548	24,548	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	13,953	26,774	26,723	26,722	26,722	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	15,135	30,996	31,029	31,025	(4)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,410	37,501	37,598	97
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,426	44,111	22,685
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,043	25,043
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,821
13. Earned Premiums (Sch P-Pt. 1)	25,492	26,315	28,169	25,832	24,444	25,152	27,824	34,214	40,549	47,821	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	10,259	265	2								
2. 2005.....	12,897	25,416	25,631	25,629	25,629	25,629	25,629	25,629	25,629	25,629	
3. 2006.....	XXX	14,916	28,861	28,772	28,771	28,771	28,771	28,771	28,771	28,771	
4. 2007.....	XXX	XXX	16,877	30,490	30,137	30,137	30,136	30,136	30,136	30,136	
5. 2008.....	XXX	XXX	XXX	18,023	31,821	31,431	31,428	31,428	31,428	31,428	
6. 2009.....	XXX	XXX	XXX	XXX	19,558	35,481	35,273	35,273	35,273	35,273	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	22,106	41,784	41,608	41,609	41,609	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	25,390	48,494	48,552	48,534	(18)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,966	54,747	54,810	63
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,721	62,454	30,733
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,063	35,063
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,841
13. Earned Premiums (Sch P-Pt. 1)	23,155	27,701	31,039	31,546	33,002	37,638	44,857	50,894	58,561	65,841	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior.....	.2,135	68	1								
2. 2005.....	2,684	5,847	5,914	5,913	5,913	5,913	5,913	5,913	5,913	5,913	
3. 2006.....	XXX	3,768	8,117	8,082	8,081	8,081	8,081	8,081	8,081	8,081	
4. 2007.....	XXX	XXX	5,263	10,636	10,463	10,463	10,463	10,463	10,463	10,463	
5. 2008.....	XXX	XXX	XXX	7,114	13,885	13,667	13,665	13,665	13,665	13,665	
6. 2009.....	XXX	XXX	XXX	XXX	9,598	18,493	18,372	18,372	18,372	18,372	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	12,349	23,811	23,705	23,705	23,705	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	14,789	28,511	28,545	28,534	(11)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,609	32,396	32,435	39
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,698	36,930	18,232
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,799	20,799
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,059
13. Earned Premiums (Sch P-Pt. 1)	4,819	6,998	9,680	12,451	16,195	21,025	26,128	30,225	34,519	39,059	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 2014 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 2005		
1.603 2006		
1.604 2007		
1.605 2008		
1.606 2009		
1.607 2010		
1.608 2011		
1.609 2012		
1.610 2013.....		
1.611 2014.....		
1.612 Totals		

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

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

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

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

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

5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity	1,076
5.2 Surety .....	.....

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

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

7.2 (An extended statement may be attached.)
Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2014, 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 2014 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE OWNERS INSURANCE COMPANY

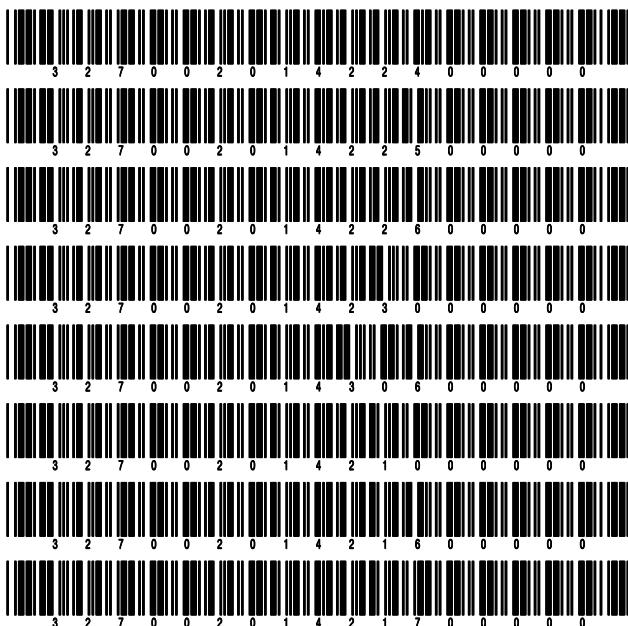
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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 Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
	APRIL FILING
28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
	AUGUST FILING
33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:	
12. Not Required	
13. Not Required	
14. Not Required	
15. Not Required	
16. Not Required	
17. Not Required	
18. Not Required	
19. Not Required	
22. Not Required	
23. Not Required	
25. Not Required	
26. Not Required	
27. Not Required	
28. Not Required	
29. Not Required	
30. Not Required	
31. Not Required	
32. Not Required	
Bar Codes:	
12. SIS Stockholder Information Supplement [Document Identifier 420]	 3 2 7 0 0 2 0 1 4 4 2 0 0 0 0 0 0
13. Financial Guaranty Insurance Exhibit [Document Identifier 240]	 3 2 7 0 0 2 0 1 4 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 4 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 4 4 5 5 0 0 0 0 0
16. Trusteed Surplus Statement [Document Identifier 490]	 3 2 7 0 0 2 0 1 4 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 4 4 0 1 0 0 0 0 0
18. Reinsurance Summary Supplemental Filing [Document Identifier 401]	 3 2 7 0 0 2 0 1 4 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 4 4 0 1 0 0 0 0 0
22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 3 2 7 0 0 2 0 1 4 4 0 0 0 0 0 0 0
23. Bail Bond Supplement [Document Identifier 500]	 3 2 7 0 0 2 0 1 4 5 0 0 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE OWNERS INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 25. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 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 2014 OF THE OWNERS INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE



SUPPLEMENT FOR THE YEAR 2014 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2014
(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: \$ 1,512,492

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
\$ 168,516	\$ 128,641	\$ 287,961	\$ 287,961	%	100.0 %

ALPHABETICAL INDEX

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