



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2015  
OF THE CONDITION AND AFFAIRS OF THE  
Owners Insurance Company

|                                       |   |                 |                   |   |                      |            |
|---------------------------------------|---|-----------------|-------------------|---|----------------------|------------|
| NAIC Group Code                       | 0280<br>(Current)   | 0280<br>(Prior) | NAIC Company Code | 32700   | Employer's ID Number | 34-1172650 |
| Organized under the Laws of           | Ohio  |                 |                   | State of Domicile or Port of Entry  |                      | Ohio       |
| Country of Domicile                   | United States of America  |                 |                   |   |                      |            |
| Incorporated/Organized                | 05/13/1975  |                 |                   | Commenced Business  |                      | 12/31/1975 |
| Statutory Home Office                 | 2325 North Cole Street<br>(Street and Number)                             |                 |                   | Lima, OH, US 45801-2305<br>(City or Town, State, Country and Zip Code)    |                      |            |
| Main Administrative Office            | 6101 Anacapi Boulevard<br>(Street and Number)                             |                 |                   | 517-323-1200<br>(Area Code) (Telephone Number)                            |                      |            |
|                                       | Lansing, MI, US 48917-3968<br>(City or Town, State, Country and Zip Code) |                 |                   |   |                      |            |
| Mail Address                          | P.O. Box 30660<br>(Street and Number or P.O. Box)                         |                 |                   | Lansing, MI, US 48909-8160<br>(City or Town, State, Country and Zip Code) |                      |            |
| Primary Location of Books and Records | 6101 Anacapi Boulevard<br>(Street and Number)                             |                 |                   | 517-323-1200<br>(Area Code) (Telephone Number)                            |                      |            |
|                                       | Lansing, MI, US 48917-3968<br>(City or Town, State, Country and Zip Code) |                 |                   |   |                      |            |
| Internet Website Address              | www.auto-owners.com   |                 |                   |   |                      |            |
| Statutory Statement Contact           | Stephen Darrell Buell<br>(Name)   |                 |                   | 517-323-1200<br>(Area Code) (Telephone Number)                            |                      |            |
|                                       | aoacctg@aoins.com<br>(E-mail Address)                                     |                 |                   | 517-323-8796<br>(FAX Number)  |                      |            |

OFFICERS

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

OTHER

|  |  |   |
|--|--|---|
| Jeffrey Scott Tagsold, President & COO #   | Daniel Jerome Thelen, 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 | Ian Robert Ward, Sr. Vice President              | Denise Gay Williams, 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      |
| Carolyn Burroughs Muller #    |                          |                      |

State of Michigan SS:  
County of Eaton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

|  |   |   |
|--|---|---|
|  |   |   |
| Jeffrey Scott Tagsold<br>President & COO | William Finch Woodbury<br>Senior Vice President, Secretary & General<br>Counsel | Eileen Kay Phaner<br>Senior Vice President, Treasurer & CFO |

Subscribed and sworn to before me this  
25th day of January, 2016

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

Meredith 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 2015 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 2015 NAIC Company Code 32700

| Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |   |  | 3                               | 4                              | 5   | 6                                   | 7   | 8                         | 9                       | 10  | 11  | 12  |  |                             |
|--|---|--|---------------------------------|--------------------------------|---|-------------------------------------|---|---------------------------|-------------------------|---|---|---|--|-----------------------------|
| Line of Business   |   |  | 1<br>Direct Premiums<br>Written | 2<br>Direct Premiums<br>Earned | Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | Direct Unearned<br>Premium Reserves | Direct Losses Paid<br>(deducting salvage) | Direct Losses<br>Incurred | Direct<br>Losses Unpaid | Direct Defense<br>and Cost<br>Containment<br>Expense Paid | Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense Unpaid | Commissions<br>and Brokerage<br>Expenses | Taxes, Licenses<br>and Fees |
| 1.   | Fire .....  |  | 312,395                         | 364,161                        |   | 170,136                             | 28,252                                    | 25,549                    | (300)                   |   | (105)   | 65  | 57,070                                   | 11,726                      |
| 2.1  | Allied lines .....  |  | 490,843                         | 514,460                        |   | 254,198                             | 108,789                                   | 62,856                    | 19,914                  |   | (4,021)   | 2,868   | 89,891                                   | 18,424                      |
| 2.2  | Multiple peril crop .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 2.3  | Federal flood .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 2.4  | Private crop .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3.   | Farmowners multiple peril .....                                     |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 4.   | Homeowners multiple peril .....                                     |  | 7,006,354                       | 18,897,525                     |   | 1,287,266                           | 7,667,912                                 | 5,943,561                 | 2,237,406               | 326,864   | 143,848   | 255,823   | 1,563,358                                | 262,983                     |
| 5.1  | Commercial multiple peril (non-liability portion) .....             |  | 16,620,277                      | 16,643,921                     |   | 8,442,463                           | 4,647,791                                 | 3,349,200                 | 3,870,719               | 328,777   | (39,457)  | 657,040   | 3,129,940                                | 623,841                     |
| 5.2  | Commercial multiple peril (liability portion) .....                 |  | 12,452,598                      | 12,021,823                     |   | 5,353,061                           | 3,869,281                                 | 706,985                   | 12,110,546              | 1,696,555   | (526,792)   | 8,778,595   | 2,387,704                                | 467,408                     |
| 6.   | Mortgage guaranty .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 8.   | Ocean marine .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 9.   | Inland marine .....   |  | 2,316,157                       | 2,500,881                      |   | 1,070,747                           | 893,545                                   | 854,444                   | 45,175                  | 11,572  | 9,411   | 6,770   | 451,298                                  | 86,937                      |
| 10.  | Financial guaranty .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 11.  | Medical professional liability .....                                |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 12.  | Earthquake .....  |  | 68,528                          | 110,276                        |   | 22,629                              |   |                           |                         |   |   |   | 14,381                                   | 2,572                       |
| 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 .....   |  | 2,202,699                       | 2,321,225                      |   | 899,598                             | 908,438                                   | 2,485,122                 | 6,036,456               | 60,350  | 197,256   | 540,380   | 232,843                                  | 129,468                     |
| 17.1   | Other Liability - occurrence .....                                  |  | 3,532,320                       | 3,329,196                      |   | 1,556,372                           | 586,761                                   | 328,673                   | 2,065,539               | 384,172   | 297,881   | 1,704,273   | 643,617                                  | 132,586                     |
| 17.2   | Other Liability - claims made .....                                 |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 17.3   | Excess workers' compensation .....                                  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 18.  | Products liability .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 19.1   | Private passenger auto no-fault (personal injury protection) .....  |  |                                 |                                |   |                                     | 1,295                                     | (2,718)                   | (102)                   | 1,431   | 1,175   |   |  |                             |
| 19.2   | Other private passenger auto liability .....                        |  | 10,514,295                      | 10,236,506                     |   | 3,925,632                           | 6,312,176                                 | 7,099,121                 | 10,101,811              | 635,389   | 964,555   | 1,759,417   | 1,972,417                                | 394,878                     |
| 19.3   | Commercial auto no-fault (personal injury protection) .....         |  |                                 |                                |   |                                     | 1,400                                     | 1,400                     | 1,400                   |   | 529   | 529   |  |                             |
| 19.4   | Other commercial auto liability .....                               |  | 7,711,818                       | 7,435,596                      |   | 3,695,435                           | 3,327,635                                 | 4,426,954                 | 5,950,469               | 367,644   | 939,913   | 1,317,863   | 1,252,004                                | 289,669                     |
| 21.1   | Private passenger auto physical damage .....                        |  | 9,871,132                       | 9,800,985                      |   | 3,584,503                           | 5,194,227                                 | 5,170,742                 | (47,853)                | 30,828  | 32,994  | 34,362  | 1,859,009                                | 370,512                     |
| 21.2   | Commercial auto physical damage .....                               |  | 4,845,124                       | 4,666,287                      |   | 2,353,274                           | 1,960,838                                 | 1,982,802                 | 13,992                  | 27,337  | 30,279  | 17,216  | 784,599                                  | 181,861                     |
| 22.  | Aircraft (all perils) .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 23.  | Fidelity .....  |  | 73,943                          | 76,705                         |   | 31,415                              | 248,322                                   | 81,980                    | (136,720)               | 23,831  | 24,113  | 1,509   | 14,132                                   | 2,775                       |
| 24.  | Surety .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 26.  | Burglary and theft .....  |  | 28,997                          | 28,804                         |   | 14,646                              |   | (45)                      | 934                     |   | (22)  |   | 5,499                                    | 1,088                       |
| 27.  | Boiler and machinery .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 28.  | Credit .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 30.  | Warranty .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 34.  | Aggregate write-ins for other lines of business .....               |  |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 35.  | TOTALS (a) .....  |  | 78,047,481                      | 88,948,350                     |   | 32,661,374                          | 35,755,261                                | 32,516,626                | 42,269,388              | 3,894,748   | 2,071,557   | 15,076,713  | 14,457,761                               | 2,976,729                   |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------|---|--|--|--------------------------------|--|--|--|------------------------------------|----------------------------------|--|--|--|--|---------------------------------------|
| Line of Business     |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 1.                   | Fire .....  |  | 204,204  | 192,831                        |  | 105,103                                      | 647,108  | 1,015,667                          | 376,940                          | 11,474   | 29,430   | 18,447   | 36,923   | 4,483                                 |
| 2.1                  | Allied lines .....  |  | 335,223  | 327,697                        |  | 164,622                                      | 94,658   | 525,336                            | 500,758                          | 39,095   | 97,796   | 66,110   | 61,490   | 7,359                                 |
| 2.2                  | Multiple peril crop .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.3                  | Federal flood .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.4                  | Private crop .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 3.                   | Farmowners multiple peril .....                                     |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 4.                   | Homeowners multiple peril .....                                     |  | 11,141,235   | 11,042,529                     |  | 5,379,418                                    | 4,492,590  | 4,323,764                          | 1,321,338                        | 304,892  | 290,436  | 151,283  | 2,207,407  | 244,589                               |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |  | 7,980,017  | 8,076,974                      |  | 3,940,615                                    | 7,875,073  | 4,586,200                          | 2,483,045                        | 291,433  | (137,146)  | 221,755  | 1,458,684  | 175,189                               |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |  | 6,282,233  | 6,133,003                      |  | 3,058,182                                    | 2,244,333  | 1,017,787                          | 8,269,828                        | 1,934,480  | 1,318,963  | 6,118,183  | 1,169,273  | 137,917                               |
| 6.                   | Mortgage guaranty .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 8.                   | Ocean marine .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 9.                   | Inland marine .....   |  | 989,423  | 993,691                        |  | 503,667                                      | 109,295  | 183,453                            | 107,259                          | 1,124  | 7,016  | 8,636  | 189,971  | 21,721                                |
| 10.                  | Financial guaranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 11.                  | Medical professional liability .....                                |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 12.                  | Earthquake .....  |  | 66,638   | 62,290                         |  | 34,649                                       |  |                                    |                                  |  |  |  | 12,858   | 1,463                                 |
| 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 .....   |  | 1,689,554  | 1,621,736                      | 16,007   | 717,472                                      | 314,831  | 402,187                            | 2,262,732                        | 26,429   | 44,316   | 176,159  | 188,611  | 37,092                                |
| 17.1                 | Other Liability - occurrence .....                                  |  | 2,016,877  | 1,917,794                      |  | 1,081,647                                    | 283,429  | 1,103,877                          | 2,475,329                        | 110,173  | 154,909  | 1,453,611  | 355,669  | 44,277                                |
| 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 .....                        |  | 3,425,391  | 3,450,427                      |  | 1,657,580                                    | 2,102,483  | 2,466,263                          | 2,820,612                        | 253,942  | 345,331  | 467,861  | 641,556  | 79,487                                |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 19.4                 | Other commercial auto liability .....                               |  | 7,712,208  | 7,511,601                      |  | 3,726,532                                    | 6,283,955  | 5,495,615                          | 7,010,959                        | 711,697  | 1,085,549  | 1,588,260  | 1,298,236  | 178,150                               |
| 21.1                 | Private passenger auto physical damage .....                        |  | 1,946,950  | 1,959,806                      |  | 925,861                                      | 1,184,641  | 1,192,128                          | 93,242                           | 12,136   | 13,984   | 16,290   | 364,751  | 45,151                                |
| 21.2                 | Commercial auto physical damage .....                               |  | 3,080,932  | 2,957,081                      |  | 1,488,158                                    | 1,983,731  | 1,942,370                          | 38,321                           | 21,841   | 25,021   | 18,282   | 517,015  | 71,053                                |
| 22.                  | Aircraft (all perils) .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 23.                  | Fidelity .....  |  | 85,058   | 84,677                         |  | 38,042                                       | (106)  | (1,153)                            | 45,793                           | 46,576   | 48,051   | 3,415  | 15,705   | 1,867                                 |
| 24.                  | Surety .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 26.                  | Burglary and theft .....  |  | 15,550   | 21,170                         |  | 8,133  | (4,533)  | (4,786)                            | 481                              | 93   | 76   |  | 3,002  | 1,591                                 |
| 27.                  | Boiler and machinery .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 28.                  | Credit .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 30.                  | Warranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 34.                  | Aggregate write-ins for other lines of business .....               |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 35.                  | TOTALS (a) .....  |  | 46,971,493   | 46,353,306                     | 16,007   | 22,829,682                                   | 27,611,487   | 24,248,707                         | 27,806,637                       | 3,765,383  | 3,323,731  | 10,308,292   | 8,521,150  | 1,051,390                             |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 99,877  | 89,665                      |   | 39,972                                | 506,748                                     | 183,073                     | 41,600                    | 5,328   | (10,825)  | 3,441  | 17,496                                   | 3,070                          |
| 2.1 Allied lines .....  | 156,456   | 131,613                     |   | 76,660                                | 1,459                                       | 36,364                      | 39,235                    |   | 4,671   | 5,165  | 27,413                                   | 4,808                          |
| 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) .....               | 8,045,614   | 7,684,697                   |   | 4,035,007                             | 5,390,100                                   | 6,327,748                   | 1,864,168                 | 62,698  | 166,695   | 238,287  | 1,405,626                                | 247,264                        |
| 5.2 Commercial multiple peril (liability portion) .....                   | 1,890,357   | 1,749,379                   |   | 955,536                               | 467,471                                     | (671,455)                   | 772,944                   | 33,725  | (766,325)   | 547,948  | 339,955                                  | 58,096                         |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 439,712   | 423,646                     |   | 210,307                               | 156,668                                     | 305,868                     | 156,181                   | 12,475  | 24,305  | 12,958   | 81,323                                   | 13,514                         |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 163,660   | 132,353                     |   | 91,599                                |   |                             |                           |   |   |  | 86,258                                   | 5,030                          |
| 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 .....   | 919,308   | 880,810                     |   | 421,848                               | 587,788                                     | 673,928                     | 983,692                   | 95,925  | 104,760   | 86,520   | 98,066                                   | 28,253                         |
| 17.1 Other Liability - occurrence .....                                   | 759,995   | 714,025                     |   | 355,342                               | 155,345                                     | 241,105                     | 525,916                   | 22,418  | 145,886   | 494,870  | 132,071                                  | 23,357                         |
| 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 .....                                | 1,968,522   | 1,749,450                   |   | 950,600                               | 678,699                                     | 731,818                     | 1,381,698                 | 7,701   | 126,656   | 325,635  | 321,808                                  | 60,656                         |
| 21.1 Private passenger auto physical damage .....                         |   |                             |   |                                       |   | 467                         |                           |   |   |  |  |                                |
| 21.2 Commercial auto physical damage .....                                | 1,556,589   | 1,449,673                   |   | 727,048                               | 1,594,729                                   | 1,718,471                   | 143,965                   | 2,039   | 16,268  | 19,939   | 254,177                                  | 47,838                         |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 24,713  | 20,389                      |   | 13,042                                |   | 94                          | 6,455                     |   | 218   | 481  | 4,492                                    | 760                            |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 3,882   | 4,048                       |   | 2,348                                 |   | (22)                        | 106                       |   | (3)   |  | 710                                      | 119                            |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 16,028,685  | 15,029,749                  |   | 7,879,308                             | 9,539,008                                   | 9,547,457                   | 5,915,961                 | 242,310   | (187,695)   | 1,735,244  | 2,769,395                                | 492,764                        |
| 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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken | 3                              | 4   | 5                                   | 6   | 7                         | 8                       | 9   | 10  | 11  | 12                                       |                             |
|----------------------|---|--|--|--------------------------------|---|-------------------------------------|---|---------------------------|-------------------------|---|---|---|--|-----------------------------|
| Line of Business     |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned | Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | Direct Unearned<br>Premium Reserves | Direct Losses Paid<br>(deducting salvage) | Direct Losses<br>Incurred | Direct<br>Losses Unpaid | Direct Defense<br>and Cost<br>Containment<br>Expense Paid | Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense Unpaid | Commissions<br>and Brokerage<br>Expenses | Taxes, Licenses<br>and Fees |
| 1.                   | Fire .....  |  | 95,243   | 85,293                         |   | 47,229                              | 4,986                                     | 8,119                     | 4,705                   | 4,282   | 4,444   | 241   | 16,680                                   | 1,928                       |
| 2.1                  | Allied lines .....  |  | 271,359  | 250,192                        |   | 130,691                             | 42,093                                    | 378,560                   | 356,761                 | 529   | 45,975  | 47,621  | 47,644                                   | 5,493                       |
| 2.2                  | Multiple peril crop .....   |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 2.3                  | Federal flood .....   |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 2.4                  | Private crop .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3.                   | Farmowners multiple peril .....                                     |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 4.                   | Homeowners multiple peril .....                                     |  | 16,508,837   | 15,750,213                     |   | 8,792,415                           | 15,393,886                                | 11,642,225                | 3,981,836               | 270,105   | (134,462)   | 460,620   | 2,972,475                                | 334,164                     |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |  | 6,883,305  | 10,908,590                     |   | 3,571,883                           | 19,594,357                                | 16,757,679                | 13,079,394              | 1,074,647   | 188,488   | 672,111   | 1,080,166                                | 139,329                     |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |  | 5,349,719  | 5,454,896                      |   | 2,545,590                           | 1,502,948                                 | 5,022,072                 | 7,571,500               | 997,169   | 3,618,362   | 5,584,038   | 936,443                                  | 108,287                     |
| 6.                   | Mortgage guaranty .....   |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 8.                   | Ocean marine .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 9.                   | Inland marine .....   |  | 1,180,819  | 1,188,315                      |   | 569,893                             | 394,885                                   | 444,536                   | 100,077                 | 13,037  | 16,858  | 8,450   | 212,243                                  | 23,902                      |
| 10.                  | Financial guaranty .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 11.                  | Medical professional liability .....                                |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 12.                  | Earthquake .....  |  | 33,740   | 37,411                         |   | 18,095                              |   |                           |                         |   |   |   | 5,897                                    | 683                         |
| 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 .....   |  | 719,078  | 802,712                        |   | 327,944                             | 450,157                                   | 983,355                   | 1,737,259               | 137,155   | 190,463   | 160,354   | 66,941                                   | 8,970                       |
| 17.1                 | Other Liability - occurrence .....                                  |  | 2,564,539  | 2,447,748                      |   | 1,226,225                           | 294,657                                   | 151,417                   | 1,454,676               | 32,710  | 13,745  | 1,137,313   | 425,691                                  | 51,910                      |
| 17.2                 | Other Liability - claims made .....                                 |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 17.3                 | Excess workers' compensation .....                                  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 18.                  | Products liability .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 19.1                 | Private passenger auto no-fault (personal injury protection) .....  |  |  |                                |   |                                     | 14,453                                    | 16,362                    | 4,409                   | 82  | 2,061   | 2,095   |  |                             |
| 19.2                 | Other private passenger auto liability .....                        |  | 11,416,883   | 10,746,923                     |   | 5,379,107                           | 7,131,364                                 | 7,200,334                 | 7,220,101               | 960,180   | 1,152,000   | 1,262,298   | 1,741,857                                | 231,374                     |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 19.4                 | Other commercial auto liability .....                               |  | 11,981,087   | 11,493,111                     |   | 5,544,482                           | 7,911,159                                 | 12,381,366                | 17,398,913              | 1,176,278   | 2,938,612   | 3,723,171   | 1,913,022                                | 242,885                     |
| 21.1                 | Private passenger auto physical damage .....                        |  | 7,049,829  | 6,692,462                      |   | 3,321,451                           | 5,281,704                                 | 5,093,229                 | 99,245                  | 16,625  | 9,228   | 40,156  | 1,072,980                                | 142,742                     |
| 21.2                 | Commercial auto physical damage .....                               |  | 5,920,686  | 5,823,100                      |   | 2,706,880                           | 3,348,594                                 | 3,402,831                 | 58,756                  | 17,929  | 21,901  | 31,932  | 949,199                                  | 119,881                     |
| 22.                  | Aircraft (all perils) .....   |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 23.                  | Fidelity .....  |  | 62,200   | 65,833                         |   | 32,738                              |   | 4,163                     | 16,727                  |   | 61  | 1,247   | 10,592                                   | 1,259                       |
| 24.                  | Surety .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 26.                  | Burglary and theft .....  |  | 8,821  | 9,202                          |   | 4,650                               | (20,767)                                  | (20,485)                  | 283                     |   | (8)   |   | 1,531                                    | 179                         |
| 27.                  | Boiler and machinery .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 28.                  | Credit .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 30.                  | Warranty .....  |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 34.                  | Aggregate write-ins for other lines of business .....               |  |  |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 35.                  | TOTALS (a) .....  |  | 70,046,146   | 71,756,001                     |   | 34,219,273                          | 61,344,476                                | 63,465,765                | 53,084,642              | 4,700,728   | 8,067,728   | 13,131,646  | 11,453,360                               | 1,412,984                   |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------|---|--|--|--------------------------------|--|--|--|------------------------------------|----------------------------------|--|--|--|--|---------------------------------------|
| Line of Business     |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 1.                   | Fire .....  |  | 24,211   | 24,287                         |  | 11,159                                       |  | (106)                              | 102                              |  | (6)  | 5  | 4,247  | 426                                   |
| 2.1                  | Allied lines .....  |  | 49,845   | 49,463                         |  | 24,456                                       |  | 3,218                              | 5,630                            |  | 488  | 739  | 8,744  | 793                                   |
| 2.2                  | Multiple peril crop .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.3                  | Federal flood .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.4                  | Private crop .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 3.                   | Farmowners multiple peril .....                                     |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 4.                   | Homeowners multiple peril .....                                     |  |  |                                |  |  | (1,150)  | (1,150)                            |                                  |  |  |  |  |                                       |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |  | 466,730  | 473,541                        |  | 198,349                                      | 37,666   | 17,081                             | 43,848                           | 15,477   | 11,017   | 8,554  | 77,050   | 7,414                                 |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |  | 1,855,912  | 1,824,947                      |  | 769,672                                      | 1,006,981  | 674,150                            | 4,815,071                        | 605,532  | 549,959  | 3,605,761  | 327,476  | 34,750                                |
| 6.                   | Mortgage guaranty .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 8.                   | Ocean marine .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 9.                   | Inland marine .....   |  | 565,185  | 574,183                        |  | 262,327                                      | 88,266   | 107,918                            | 23,974                           | 2,741  | 3,576  | 2,206  | 97,113   | 11,418                                |
| 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 .....   |  | 205,963  | 247,963                        |  | 77,647                                       | 165,343  | (21,087)                           | 1,689,679                        | 11,440   | (7,050)  | 146,844  | 12,387   | 10,200                                |
| 17.1                 | Other Liability - occurrence .....                                  |  | 3,208,957  | 3,170,397                      |  | 1,394,017                                    | 896,032  | 1,663,665                          | 6,154,666                        | 938,198  | 2,394,686  | 6,420,563  | 555,972  | 62,930                                |
| 17.2                 | Other Liability - claims made .....                                 |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 17.3                 | Excess workers' compensation .....                                  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 18.                  | Products liability .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 19.1                 | Private passenger auto no-fault (personal injury protection) .....  |  | 4,487,598  | 4,418,976                      |  | 1,750,219                                    | 3,884,640  | 3,676,594                          | 445,300                          | 1,013,477  | 1,239,630  | 280,890  | 687,197  | 89,574                                |
| 19.2                 | Other private passenger auto liability .....                        |  | 30,479,301   | 30,329,471                     |  | 11,732,620                                   | 21,898,224   | 23,744,547                         | 27,259,791                       | 1,990,373  | 2,484,279  | 4,638,605  | 4,679,230  | 620,202                               |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         |  | 1,476,893  | 1,417,691                      |  | 719,661                                      | 691,437  | 691,437                            | 806,324                          | 55,340   | 326,947  | 320,648  | 243,965  | 26,559                                |
| 19.4                 | Other commercial auto liability .....                               |  | 34,916,056   | 32,660,939                     |  | 17,092,963                                   | 17,386,202   | 18,948,569                         | 30,222,043                       | 2,315,290  | 2,848,439  | 5,253,004  | 5,805,046  | 618,787                               |
| 21.1                 | Private passenger auto physical damage .....                        |  | 12,521,152   | 12,301,370                     |  | 4,806,464                                    | 8,204,804  | 8,320,678                          | 124,942                          | 111,436  | 135,883  | 86,403   | 1,922,137  | 237,560                               |
| 21.2                 | Commercial auto physical damage .....                               |  | 7,675,603  | 7,101,532                      |  | 3,732,766                                    | 4,808,440  | 4,902,560                          | 176,594                          | 63,641   | 86,140   | 60,226   | 1,274,250  | 130,857                               |
| 22.                  | Aircraft (all perils) .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 23.                  | Fidelity .....  |  | 14,301   | 14,532                         |  | 8,342  |  | (1,957)                            | 3,827                            |  | 46   | 285  | 2,511  | 267                                   |
| 24.                  | Surety .....  |  | 100  | 100                            |  | 71   |  | (5)                                | 14                               |  | (2)  | 7  | 2  | 4                                     |
| 26.                  | Burglary and theft .....  |  | 15,461   | 17,569                         |  | 13,101                                       |  | 1,769                              | 2,396                            |  | (14)   |  | 2,748  | 126                                   |
| 27.                  | Boiler and machinery .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 28.                  | Credit .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 30.                  | Warranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 34.                  | Aggregate write-ins for other lines of business .....               |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 35.                  | TOTALS (a) .....  |  | 97,963,267   | 94,626,961                     |  | 42,593,833                                   | 59,069,179   | 62,727,881                         | 71,774,199                       | 7,122,945  | 10,074,017   | 20,824,740   | 15,700,075   | 1,851,867                             |
| 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 \$ ..... and number of persons insured under indemnity only products .....  
(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | Dividends Paid or Credited to Policyholders on Direct Business | 4                                | 5                                      | 6                      | 7                    | 8  | 9  | 10   | 11                                 | 12                       |
|---|---|------------------------|--|----------------------------------|--|------------------------|----------------------|--|--|--|------------------------------------|--------------------------|
|   | 1   | 2                      |  |                                  |  |                        |                      |  |  |  |                                    |                          |
|   | Direct Premiums Written   | Direct Premiums Earned |  | 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 .....   | 373,092   | 383,162                |  | 188,765                          | 257,979                                | 403,205                | 165,573              | 9,575  | 17,291   | 9,172  | 67,325                             | 18,408                   |
| 2.1 Allied lines .....  | 548,155   | 529,710                |  | 265,056                          | 149,609                                | 147,214                | 63,341               | 4,636  | 6,305  | 8,994  | 99,046                             | 27,294                   |
| 2.2 Multiple peril crop .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.3 Federal flood .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.4. Private crop .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 3. Farmowners multiple peril .....  | 1,482,985   | 1,340,905              |  | 758,333                          | 1,152,992                              | 1,080,437              | 203,074              | 28,330   | 25,166   | 29,826   | 272,570                            | 73,987                   |
| 4. Homeowners multiple peril .....  | 78,890,843  | 75,955,738             |  | 39,777,383                       | 38,027,207                             | 36,758,059             | 16,302,047           | 1,411,307  | 1,280,918  | 1,835,992  | 15,058,619                         | 3,897,829                |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 21,314,821  | 21,439,054             |  | 10,481,879                       | 10,206,164                             | 9,984,642              | 6,064,736            | 630,884  | 451,193  | 831,785  | 3,830,329                          | 1,060,941                |
| 5.2 Commercial multiple peril (liability portion) .....                   | 13,165,664  | 12,803,788             |  | 5,586,309                        | 5,692,829                              | (1,084,442)            | 12,381,250           | 1,457,895  | (2,882,105)  | 9,161,930  | 2,451,254                          | 656,839                  |
| 6. Mortgage guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 8. Ocean marine .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 9. Inland marine .....  | 3,930,220   | 3,915,208              |  | 1,925,285                        | 1,886,846                              | 1,780,409              | 380,960              | 64,288   | 61,738   | 36,909   | 754,477                            | 196,080                  |
| 10. Financial guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 11. Medical professional liability .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 12. Earthquake .....  | 172,180   | 165,041                |  | 85,910                           |  |                        |                      |  |  |  | 32,794                             | 8,590                    |
| 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 .....   | 23,201,280  | 23,388,355             |  | 9,505,262                        | 15,185,776                             | 13,530,662             | 51,706,352           | 1,632,638  | 1,450,365  | 4,343,354  | 2,402,904                          | 2,437,065                |
| 17.1 Other Liability - occurrence .....                                   | 7,373,186   | 7,037,457              |  | 3,463,912                        | 953,712                                | 1,158,639              | 11,197,477           | 488,066  | 531,098  | 4,019,526  | 1,314,436                          | 367,850                  |
| 17.2 Other Liability - claims made .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 17.3 Excess workers' compensation .....                                   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 18. Products liability .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                        |  |                                  | 6,767                                  | 8,912                  | 1,964                | 3,309  | 4,251  | 943  |                                    |                          |
| 19.2 Other private passenger auto liability .....                         | 57,094,148  | 53,221,945             |  | 24,205,106                       | 36,368,038                             | 40,902,967             | 42,841,238           | 2,729,434  | 4,441,438  | 7,536,299  | 9,143,743                          | 2,852,624                |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 19.4 Other commercial auto liability .....                                | 14,839,393  | 13,982,265             |  | 7,054,461                        | 8,455,126                              | 13,167,205             | 17,073,246           | 1,040,985  | 2,974,009  | 3,832,795  | 2,463,579                          | 741,842                  |
| 21.1 Private passenger auto physical damage .....                         | 38,754,667  | 37,040,499             |  | 16,251,393                       | 20,741,650                             | 20,174,005             | 825,467              | 110,793  | 118,945  | 225,698  | 6,220,815                          | 1,933,482                |
| 21.2 Commercial auto physical damage .....                                | 6,322,390   | 5,945,507              |  | 3,030,408                        | 3,477,375                              | 3,390,863              | 78,496               | 59,803   | 64,052   | 36,398   | 1,048,094                          | 315,426                  |
| 22. Aircraft (all perils) .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 23. Fidelity .....  | 129,767   | 118,759                |  | 61,202                           | 190,296                                | (34,923)               | (85,596)             | 10,807   | 7,610  | 2,585  | 23,800                             | 6,474                    |
| 24. Surety .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 26. Burglary and theft .....  | 22,745  | 25,570                 |  | 9,835                            |  | (147)                  | 772                  | 32   | 11   |  | 4,033                              | 1,135                    |
| 27. Boiler and machinery .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 28. Credit .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 30. Warranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 34. Aggregate write-ins for other lines of business .....                 |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 35. TOTALS (a) .....  | 267,615,538   | 257,292,962            |  | 122,650,499                      | 142,752,366                            | 141,367,705            | 159,200,395          | 9,682,781  | 8,552,287  | 31,912,206   | 45,187,819                         | 14,595,865               |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 42,406  | 49,853                      |   | 20,710                                |   | (239)                       | 194                       |   | (12)  | 9  | 7,044                                    | 684                            |
| 2.1 Allied lines .....  | 48,365  | 52,146                      |   | 24,232                                |   | (380)                       | 1,741                     |   | (13)  | 229  | 8,304                                    | 780                            |
| 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) .....               | 860,375   | 823,893                     |   | 480,124                               | 473,431                                     | 394,877                     | 66,905                    | 12,218  | (10,218)  | 7,910  | 155,425                                  | 13,877                         |
| 5.2 Commercial multiple peril (liability portion) .....                   | 2,240,079   | 2,113,371                   |   | 992,311                               | 460,344                                     | 252,923                     | 1,349,517                 | 225,500   | 165,945   | 1,026,768  | 412,706                                  | 36,130                         |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 428,933   | 413,492                     |   | 209,990                               | 237,674                                     | 165,881                     | 18,440                    | 11,798  | 7,657   | 2,339  | 78,726                                   | 6,918                          |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 9,700   | 8,636                       |   | 5,135                                 |   |                             |                           |   |   |  | 25,283                                   | 156                            |
| 13. Group accident and health (b) .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 14. Credit accident and health (group and individual) .....               |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.1 Collectively renewable accident and health (b) .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.2 Non-cancelable accident and health(b) .....                          |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.3 Guaranteed renewable accident and health(b) .....                    |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.4 Non-renewable for stated reasons only (b) .....                      |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.5 Other accident only .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.6 Medicare Title XVIII exempt from state taxes or fees .....           |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.7 All other accident and health (b) .....                              |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.8 Federal employees health benefits plan premium (b) .....             |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 16. Workers' compensation .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  | 400                            |
| 17.1 Other Liability - occurrence .....                                   | 1,390,928   | 1,330,374                   |   | 664,823                               | 136,568                                     | 197,233                     | 963,229                   | 16,054  | 147,737   | 940,795  | 247,348                                  | 22,434                         |
| 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) .....          |   |                             |   |                                       |   | 203                         |                           |   |   |  |  |                                |
| 19.4 Other commercial auto liability .....                                | 1,616,096   | 1,544,103                   |   | 784,563                               | 659,648                                     | 765,372                     | 717,400                   | 48,744  | 111,156   | 157,665  | 270,738                                  | 26,221                         |
| 21.1 Private passenger auto physical damage .....                         |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 21.2 Commercial auto physical damage .....                                | 880,436   | 844,725                     |   | 433,232                               | 539,953                                     | 545,943                     | 13,396                    | 677   | 3,379   | 6,204  | 148,493                                  | 14,200                         |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 8,443   | 8,114                       |   | 4,385                                 |   | (576)                       | 2,317                     |   | 53  | 173  | 1,841                                    | 136                            |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 22  | 299                         |   | 60                                    |   | (12)                        | 3                         |   |   |  | 8  |                                |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 7,525,784   | 7,189,007                   |   | 3,619,565                             | 2,507,618                                   | 2,321,224                   | 3,133,141                 | 314,993   | 425,684   | 2,142,093  | 1,355,916                                | 121,938                        |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------|---|--|--|--------------------------------|--|--|--|------------------------------------|----------------------------------|--|--|--|--|---------------------------------------|
| Line of Business     |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 1.                   | Fire .....  |  | 375,961  | 522,077                        |  | 265,828                                      | 32,282   | 31,865                             | 176                              | 162  | (2)  | 97   | 62,931   | 9,903                                 |
| 2.1                  | Allied lines .....  |  | 871,442  | 1,076,630                      |  | 427,232                                      | 55,007   | (12,891)                           | 375,464                          | 2,988  | 6,063  | 49,727   | 159,255  | 22,579                                |
| 2.2                  | Multiple peril crop .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.3                  | Federal flood .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.4                  | Private crop .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 3.                   | Farmowners multiple peril .....                                     |  | 1,858,560  | 1,734,182                      |  | 836,668                                      | 1,398,037  | 1,741,944                          | 605,604                          | 11,541   |  | 60,668   | 81,887   | 45,447                                |
|                      | Homeowners multiple peril .....                                     |  | 7,383,253  | 18,619,850                     |  | 1,524,185                                    | 12,541,551   | 10,706,610                         | 4,385,191                        | 405,784  | 180,672  | 495,147  | 1,420,291  | 232,124                               |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |  | 17,786,860   | 18,145,047                     |  | 8,841,172                                    | 12,928,989   | 10,420,770                         | 4,254,716                        | 295,542  | (320,157)  | 444,990  | 3,328,269  | 444,405                               |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |  | 14,756,059   | 14,557,225                     |  | 6,664,257                                    | 5,023,341  | 4,648,250                          | 18,667,844                       | 2,438,409  | 2,861,087  | 13,699,551   | 2,820,839  | 364,788                               |
| 6.                   | Mortgage guaranty .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 8.                   | Ocean marine .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 9.                   | Inland marine .....   |  | 2,783,234  | 3,210,652                      |  | 1,247,055                                    | 1,391,562  | 1,385,110                          | 84,289                           | 5,096  | 5,474  | 11,920   | 535,625  | 71,161                                |
| 10.                  | Financial guaranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 11.                  | Medical professional liability .....                                |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 12.                  | Earthquake .....  |  | 872,380  | 1,427,655                      |  | 295,490                                      |  |                                    |                                  |  |  |  | 167,949  | 24,068                                |
| 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 .....   |  | 28,802,643   | 29,975,588                     |  | 11,873,129                                   | 12,162,040   | 14,068,979                         | 68,520,420                       | 1,439,168  | 1,677,185  | 5,360,205  | 2,648,579  | 766,431                               |
| 17.1                 | Other Liability - occurrence .....                                  |  | 5,755,284  | 5,601,121                      |  | 2,864,890                                    | 2,417,730  | 268,637                            | 13,771,215                       | 187,804  | (661,124)  | 1,237,502  | 971,522  | 142,305                               |
| 17.2                 | Other Liability - claims made .....                                 |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 17.3                 | Excess workers' compensation .....                                  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 18.                  | Products liability .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 19.1                 | Private passenger auto no-fault (personal injury protection) .....  |  |  |                                |  |  | 11,534   | 19,854                             | 4,092                            | 4,019  | 5,889  | 1,888  |  |                                       |
| 19.2                 | Other private passenger auto liability .....                        |  | 27,126,696   | 26,835,320                     |  | 10,917,279                                   | 19,212,685   | 19,184,805                         | 20,218,748                       | 1,002,777  | 1,383,404  | 3,589,338  | 4,581,019  | 632,487                               |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         |  |  |                                |  |  | 1,047  | 10,000                             | 18,953                           | 113  | 6,690  | 7,157  |  |                                       |
| 19.4                 | Other commercial auto liability .....                               |  | 12,400,676   | 12,049,029                     |  | 5,996,609                                    | 9,666,640  | 8,066,236                          | 10,932,463                       | 637,409  | 1,234,171  | 2,521,384  | 1,998,697  | 288,681                               |
| 21.1                 | Private passenger auto physical damage .....                        |  | 22,251,343   | 22,072,703                     |  | 8,879,213                                    | 14,382,572   | 14,403,664                         | (70,797)                         | 95,729   | 101,110  | 90,385   | 3,760,730  | 517,021                               |
| 21.2                 | Commercial auto physical damage .....                               |  | 7,200,943  | 7,132,614                      |  | 3,575,098                                    | 4,303,756  | 4,460,368                          | (9,169)                          | 28,946   | 35,781   | 33,265   | 1,155,446  | 167,253                               |
| 22.                  | Aircraft (all perils) .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 23.                  | Fidelity .....  |  | 71,649   | 73,459                         |  | 39,730                                       |  | (11,332)                           | 19,108                           |  | 164  | 1,425  | 13,414   | 1,799                                 |
| 24.                  | Surety .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 26.                  | Burglary and theft .....  |  | 33,442   | 34,687                         |  | 17,363                                       |  | (239)                              | 1,054                            |  | (30)   |  | 6,303  | 846                                   |
| 27.                  | Boiler and machinery .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 28.                  | Credit .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 30.                  | Warranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 34.                  | Aggregate write-ins for other lines of business .....               |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 35.                  | TOTALS (a) .....  |  | 150,330,425  | 163,067,837                    |  | 64,265,198                                   | 95,528,772   | 89,392,628                         | 141,779,369                      | 6,555,488  | 6,577,047  | 27,625,867   | 23,962,616   | 3,731,299                             |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.1 Allied lines .....  | 12,921  | 12,718                      |   | 6,900                                 |   | (255)                       | 2,357                     |   | 37  | 310  | 3,182                                    | 211                            |
| 2.2 Multiple peril crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.3 Federal flood .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.4. Private crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 3. Farmowners multiple peril .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 4. Homeowners multiple peril .....  | 25,873,009  | 26,200,530                  |   | 13,349,587                            | 9,385,007                                   | 7,770,925                   | 2,830,390                 | 516,988   | 341,992   | 323,267  | 4,961,307                                | 422,532                        |
| 5.1 Commercial multiple peril (non-liability portion) .....               |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 5.2 Commercial multiple peril (liability portion) .....                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 801,753   | 815,408                     |   | 413,589                               | 307,937                                     | 304,943                     | 13,092                    | 2,669   | 2,506   | 2,306  | 199,024                                  | 13,093                         |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 930,575   | 951,844                     |   | 473,576                               |   |                             |                           |   |   |  | 180,150                                  | 15,197                         |
| 13. Group accident and health (b) .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 14. Credit accident and health (group and individual) .....               |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.1 Collectively renewable accident and health (b) .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.2 Non-cancelable accident and health(b) .....                          |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.3 Guaranteed renewable accident and health(b) .....                    |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.4 Non-renewable for stated reasons only (b) .....                      |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.5 Other accident only .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.6 Medicare Title XVIII exempt from state taxes or fees .....           |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.7 All other accident and health (b) .....                              |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.8 Federal employees health benefits plan premium (b) .....             |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 16. Workers' compensation .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.1 Other Liability - occurrence .....                                   | 1,298,055   | 1,283,025                   |   | 663,963                               | 25,511                                      | 27,647                      | 254,847                   | 408   | 659   | 10,137   | 310,834                                  | 21,199                         |
| 17.2 Other Liability - claims made .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.3 Excess workers' compensation .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 18. Products liability .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                             |   |                                       | 46,024                                      | 324,565                     | 304,646                   | 4,611   | 36,273  | 33,334   |  |                                |
| 19.2 Other private passenger auto liability .....                         | 17,445,035  | 17,472,043                  |   | 7,121,699                             | 8,546,630                                   | 9,423,458                   | 12,111,032                | 720,875   | 1,103,382   | 2,135,119  | 2,842,316                                | 284,895                        |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.4 Other commercial auto liability .....                                |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 21.1 Private passenger auto physical damage .....                         | 12,539,955  | 12,601,077                  |   | 5,078,834                             | 9,014,653                                   | 8,655,082                   | (70,634)                  | 62,949  | 51,830  | 64,880   | 2,047,227                                | 204,790                        |
| 21.2 Commercial auto physical damage .....                                |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 58,901,302  | 59,336,646                  |   | 27,108,148                            | 27,325,762                                  | 26,506,365                  | 15,445,729                | 1,308,499   | 1,536,678   | 2,569,354  | 10,544,039                               | 961,917                        |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 86,772  | 85,632                      |   | 31,623                                | 1,385                                       | 2,894                       | 2,105                     | 400   | 471   | 105  | 15,994                                   | 1,321                          |
| 2.1 Allied lines .....  | 161,297   | 150,786                     |   | 64,302                                |   | (2,426)                     | 5,836                     |   | (149)   | 768  | 29,512                                   | 2,455                          |
| 2.2 Multiple peril crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.3 Federal flood .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.4. Private crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 3. Farmowners multiple peril .....  | 1,373,594   | 1,237,856                   |   | 598,539                               | 413,933                                     | 285,028                     | 122,571                   | 6,990   | (9,511)   | 17,205   | 254,639                                  | 20,908                         |
| 4. Homeowners multiple peril .....  | 425,078   | 434,930                     |   | 227,870                               | 834,991                                     | 150,170                     | 4,389,348                 | 62,867  | (24,322)  | 464,187  | 82,957                                   | 6,470                          |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 10,317,770  | 10,471,532                  |   | 5,138,939                             | 3,673,114                                   | 2,975,303                   | 1,965,109                 | 277,063   | 85,358  | 241,782  | 1,884,519                                | 157,049                        |
| 5.2 Commercial multiple peril (liability portion) .....                   | 4,331,728   | 4,112,458                   |   | 2,077,593                             | 1,583,443                                   | 752,210                     | 1,968,954                 | 220,364   | (319,117)   | 1,438,906  | 812,043                                  | 65,934                         |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 1,244,531   | 1,219,656                   |   | 615,036                               | 342,228                                     | 311,568                     | 103,542                   | 4,597   | 2,423   | 9,383  | 238,814                                  | 18,943                         |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 31,885  | 32,632                      |   | 19,940                                |   |                             |                           |   |   |  | 6,013                                    | 485                            |
| 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 .....   | 5,028,477   | 4,781,256                   |   | 2,234,912                             | 1,869,424                                   | 2,253,112                   | 6,592,135                 | 184,439   | 218,694   | 552,376  | 552,637                                  | 123,595                        |
| 17.1 Other Liability - occurrence .....                                   | 2,550,014   | 2,465,253                   |   | 1,221,465                             | 726,280                                     | 745,511                     | 707,009                   | 21,320  | 87,803  | 277,025  | 440,462                                  | 38,814                         |
| 17.2 Other Liability - claims made .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.3 Excess workers' compensation .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 18. Products liability .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                             |   |                                       | 956   | (3,044)                     | (75)                      | 81  | (209)   |  |  |                                |
| 19.2 Other private passenger auto liability .....                         | 12,742,766  | 12,804,749                  |   | 4,762,603                             | 7,432,952                                   | 5,791,600                   | 7,955,597                 | 388,885   | 280,019   | 1,379,399  | 2,124,711                                | 195,149                        |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                             |   |                                       | 14  |                             |                           |   |   |  |  |                                |
| 19.4 Other commercial auto liability .....                                | 3,388,790   | 3,193,832                   |   | 1,568,167                             | 2,324,319                                   | 1,244,715                   | 2,009,600                 | 178,273   | 119,135   | 420,822  | 572,983                                  | 51,875                         |
| 21.1 Private passenger auto physical damage .....                         | 15,703,090  | 15,645,593                  |   | 5,883,475                             | 8,751,252                                   | 8,692,615                   | 206,003                   | 45,376  | 41,968  | 69,922   | 2,621,602                                | 239,020                        |
| 21.2 Commercial auto physical damage .....                                | 3,782,705   | 3,554,277                   |   | 1,793,798                             | 1,752,261                                   | 1,815,483                   | 18,881                    | 14,090  | 17,647  | 13,543   | 638,501                                  | 57,577                         |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 22,387  | 21,536                      |   | 10,779                                |   | (3,488)                     | 5,960                     |   | 53  | 444  | 4,299                                    | 341                            |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 8,184   | 8,346                       |   | 2,756                                 |   | (19)                        | 263                       |   | (6)   |  | 1,516                                    | 125                            |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 61,199,068  | 60,220,324                  |   | 26,251,796                            | 29,706,538                                  | 25,011,244                  | 26,052,837                | 1,404,746   | 500,256   | 4,885,869  | 10,281,202                               | 980,062                        |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business     |   | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3 | 4         | 5         | 6         | 7         | 8       | 9       | 10        | 11        | 12      |
|----------------------|---|---|-----------------------------|---|-----------|-----------|-----------|-----------|---------|---------|-----------|-----------|---------|
|                      |   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |           |           |           |           |         |         |           |           |         |
| 1.                   | Fire .....  | 29,880  | 31,491                      |   | 17,392    | 5,000     | 4,860     | 123       |         | (7)     | 6         | 5,575     | 827     |
| 2.1                  | Allied lines .....  | 91,040  | 86,225                      |   | 58,421    | 6,058     | 46,109    | 43,319    | 5,503   | 10,806  | 5,713     | 17,006    | 2,521   |
| 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) .....             | 2,444,497   | 2,535,721                   |   | 1,283,594 | 1,264,205 | 1,037,417 | 979,662   | 88,569  | 14,604  | 50,698    | 464,039   | 67,691  |
| 5.2                  | Commercial multiple peril (liability portion) .....                 | 1,015,648   | 986,409                     |   | 471,453   | 206,878   | 700,141   | 2,028,998 | 136,177 | 533,752 | 1,475,700 | 197,079   | 28,124  |
| 6.                   | Mortgage guaranty .....   |   |                             |   |           |           |           |           |         |         |           |           |         |
| 8.                   | Ocean marine .....  |   |                             |   |           |           |           |           |         |         |           |           |         |
| 9.                   | Inland marine .....   | 290,826   | 269,416                     |   | 148,667   | 34,474    | 36,407    | 8,429     | 3,149   | 3,094   | 788       | 56,871    | 8,053   |
| 10.                  | Financial guaranty .....  |   |                             |   |           |           |           |           |         |         |           |           |         |
| 11.                  | Medical professional liability .....                                |   |                             |   |           |           |           |           |         |         |           |           |         |
| 12.                  | Earthquake .....  | 8,384   | 8,657                       |   | 6,085     |           |           |           |         |         |           | 25,915    | 232     |
| 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 .....   | 2,031,331   | 2,060,290                   |   | 714,875   | 304,835   | 228,347   | 2,429,857 | 47,172  | 36,314  | 204,719   | 201,629   | 91,594  |
| 17.1                 | Other Liability - occurrence .....                                  | 813,387   | 787,798                     |   | 415,175   | 69,509    | (710,938) | 932,120   | 123,604 | 385,727 | 721,498   | 144,775   | 22,523  |
| 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 .....                        |   |                             |   |           |           |           |           |         |         |           |           |         |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         | 20,490  | 18,591                      |   | 9,824     | 3,301     | 12,919    | 16,951    | 14      | 6,140   | 6,570     | 3,359     | 567     |
| 19.4                 | Other commercial auto liability .....                               | 852,114   | 768,484                     |   | 401,442   | 229,732   | 160,544   | 186,746   | 1,121   | (8,715) | 32,604    | 142,133   | 23,601  |
| 21.1                 | Private passenger auto physical damage .....                        |   |                             |   |           |           |           |           |         |         |           |           |         |
| 21.2                 | Commercial auto physical damage .....                               | 619,945   | 550,445                     |   | 297,248   | 169,105   | 174,236   | 7,252     | 795     | 939     | 2,394     | 102,662   | 17,167  |
| 22.                  | Aircraft (all perils) .....   |   |                             |   |           |           |           |           |         |         |           |           |         |
| 23.                  | Fidelity .....  | 11,315  | 11,116                      |   | 6,636     |           | (1,356)   | 3,170     |         | 49      | 236       | 2,412     | 313     |
| 24.                  | Surety .....  |   |                             |   |           |           |           |           |         |         |           |           |         |
| 26.                  | Burglary and theft .....  | 2,799   | 2,743                       |   | 1,502     |           | 11        | 84        |         | (2)     |           | 545       | 78      |
| 27.                  | Boiler and machinery .....  |   |                             |   |           |           |           |           |         |         |           |           |         |
| 28.                  | Credit .....  |   |                             |   |           |           |           |           |         |         |           |           |         |
| 30.                  | Warranty .....  |   |                             |   |           |           |           |           |         |         |           |           |         |
| 34.                  | Aggregate write-ins for other lines of business .....               |   |                             |   |           |           |           |           |         |         |           |           |         |
| 35.                  | TOTALS (a) .....  | 8,231,656   | 8,117,386                   |   | 3,832,316 | 2,293,097 | 1,688,696 | 6,636,712 | 406,105 | 982,702 | 2,500,927 | 1,364,000 | 263,293 |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken | 3                              | 4   | 5                                   | 6   | 7                         | 8                       | 9   | 10  | 11   | 12                                       |                             |
|----------------------|---|--|--|--------------------------------|---|-------------------------------------|---|---------------------------|-------------------------|---|---|--|--|-----------------------------|
|                      |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned | Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | Direct Unearned<br>Premium Reserves | Direct Losses Paid<br>(deducting salvage) | Direct Losses<br>Incurred | Direct<br>Losses Unpaid | Direct Defense<br>and Cost<br>Containment<br>Expense Paid | Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | Commissions<br>and Brokerage<br>Expenses | Taxes, Licenses<br>and Fees |
| Line of Business     |   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 1.                   | Fire .....  |  | 176,699  | 166,634                        |   | 94,752                              | 30,706                                    | 39,169                    | 10,730                  | 950   | 1,441   | 605  | 32,972                                   | 3,814                       |
| 2.1                  | Allied lines .....  |  | 237,629  | 215,652                        |   | 125,401                             | 15,811                                    | 22,794                    | 25,654                  | 110   | 1,052   | 3,429  | 44,759                                   | 5,129                       |
| 2.2                  | Multiple peril crop .....   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 2.3                  | Federal flood .....   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 2.4                  | Private crop .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 3.                   | Farmowners multiple peril .....                                     |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 4.                   | Homeowners multiple peril .....                                     |  | 18,970,378   | 19,325,542                     |   | 9,829,378                           | 8,366,742                                 | 7,402,396                 | 2,775,764               | 253,114   | 151,935   | 314,766  | 3,608,752                                | 409,487                     |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |  | 12,790,304   | 12,985,872                     |   | 6,362,159                           | 4,689,172                                 | 3,697,717                 | 2,875,598               | 336,519   | 67,105  | 248,795  | 2,402,184                                | 276,086                     |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |  | 4,623,156  | 4,535,035                      |   | 2,076,406                           | 1,679,322                                 | 2,118,050                 | 6,211,635               | 596,281   | 1,094,804   | 4,515,104  | 885,868                                  | 99,794                      |
| 6.                   | Mortgage guaranty .....   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 8.                   | Ocean marine .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 9.                   | Inland marine .....   |  | 1,353,109  | 1,377,112                      |   | 628,214                             | 320,592                                   | 257,920                   | 68,500                  | 8,144   | 3,986   | 6,816  | 261,061                                  | 29,208                      |
| 10.                  | Financial guaranty .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 11.                  | Medical professional liability .....                                |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 12.                  | Earthquake .....  |  | 1,765,527  | 1,603,738                      |   | 904,099                             |   |                           |                         |   |   |  | 337,619                                  | 38,110                      |
| 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 .....   |  | 1,677,456  | 1,724,501                      |   | 638,110                             | 561,832                                   | 509,201                   | 2,177,491               | 65,374  | 50,702  | 185,141  | 177,221                                  | 40,127                      |
| 17.1                 | Other Liability - occurrence .....                                  |  | 2,128,289  | 2,010,790                      |   | 1,019,699                           | 299,022                                   | (51,999)                  | 866,757                 | 143,752   | (55,326)  | 602,881  | 379,506                                  | 45,940                      |
| 17.2                 | Other Liability - claims made .....                                 |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 17.3                 | Excess workers' compensation .....                                  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 18.                  | Products liability .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 19.1                 | Private passenger auto no-fault (personal injury protection) .....  |  | 1,210,307  | 1,236,906                      |   | 455,192                             | 584,055                                   | 679,205                   | 714,547                 | 23,238  | 276,939   | 296,627  | 195,468                                  | 29,337                      |
| 19.2                 | Other private passenger auto liability .....                        |  | 8,136,638  | 8,232,995                      |   | 3,070,416                           | 5,036,617                                 | 3,812,480                 | 6,101,453               | 453,326   | 407,495   | 1,081,978  | 1,317,026                                | 196,583                     |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         |  | 380,559  | 376,893                        |   | 182,159                             | 224,354                                   | 246,297                   | 381,539                 | 2,703   | 132,527   | 151,626  | 61,339                                   | 9,131                       |
| 19.4                 | Other commercial auto liability .....                               |  | 7,977,762  | 7,580,414                      |   | 3,757,388                           | 6,717,457                                 | 4,456,946                 | 7,079,816               | 433,719   | 680,002   | 1,673,671  | 1,306,845                                | 189,710                     |
| 21.1                 | Private passenger auto physical damage .....                        |  | 4,289,964  | 4,477,123                      |   | 1,590,415                           | 2,845,380                                 | 2,782,094                 | (16,991)                | 10,796  | 7,254   | 20,251   | 695,635                                  | 93,019                      |
| 21.2                 | Commercial auto physical damage .....                               |  | 4,254,626  | 3,925,369                      |   | 2,071,481                           | 2,420,881                                 | 2,354,488                 | (44,994)                | 36,986  | 38,533  | 15,865   | 698,717                                  | 92,027                      |
| 22.                  | Aircraft (all perils) .....   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 23.                  | Fidelity .....  |  | 24,184   | 24,101                         |   | 12,531                              |   | (1,784)                   | 6,496                   |   | 142   | 484  | 4,635                                    | 522                         |
| 24.                  | Surety .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 26.                  | Burglary and theft .....  |  | 3,366  | 4,679                          |   | 1,542                               |   | (105)                     | 107                     |   | (5)   |  | 640                                      | 73                          |
| 27.                  | Boiler and machinery .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 28.                  | Credit .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 30.                  | Warranty .....  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 34.                  | Aggregate write-ins for other lines of business .....               |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 35.                  | TOTALS (a) .....  |  | 69,999,954   | 69,803,355                     |   | 32,819,342                          | 33,791,943                                | 28,324,868                | 29,234,103              | 2,365,013   | 2,858,585   | 9,118,039  | 12,410,249                               | 1,558,098                   |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business     |   | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|----------------------|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|                      |   | 1<br>Direct Premiums Written  | 2<br>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 .....                                     |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 4.                   | Homeowners multiple peril .....                                     |   |                             |   |                                       |   |                             |                           |   |   |  |  | 300                            |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 6.                   | Mortgage guaranty .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8.                   | Ocean marine .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9.                   | Inland marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 10.                  | Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11.                  | Medical professional liability .....                                |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12.                  | Earthquake .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 13.                  | Group accident and health (b) .....                                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 14.                  | Credit accident and health (group and individual) .....             |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.1                 | Collectively renewable accident and health (b) .....                |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.2                 | Non-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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken | 3                              | 4   | 5                                   | 6   | 7                         | 8                       | 9   | 10  | 11   | 12                                       |                             |
|----------------------|---|--|--|--------------------------------|---|-------------------------------------|---|---------------------------|-------------------------|---|---|--|--|-----------------------------|
|                      |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned | Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | Direct Unearned<br>Premium Reserves | Direct Losses Paid<br>(deducting salvage) | Direct Losses<br>Incurred | Direct<br>Losses Unpaid | Direct Defense<br>and Cost<br>Containment<br>Expense Paid | Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | Commissions<br>and Brokerage<br>Expenses | Taxes, Licenses<br>and Fees |
| Line of Business     |   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 1.                   | Fire  |  | 326,031  | 327,290                        |   | 160,852                             | 23,662                                    | 21,042                    | (45)                    | 89  | 18  | 65   | 61,866                                   | 6,588                       |
| 2.1                  | Allied lines  |  | 488,057  | 470,766                        |   | 249,275                             | 22,957                                    | 17,152                    | 28,759                  | 50  | 174   | 3,828  | 92,299                                   | 9,802                       |
| 2.2                  | Multiple peril crop   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 2.3                  | Federal flood   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 2.4                  | Private crop  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 3.                   | Farmowners multiple peril                                     |  | 2,295,429  | 2,019,779                      |   | 1,130,525                           | 1,133,837                                 | 1,344,620                 | 565,099                 | 88,863  | 120,288   | 76,267   | 433,717                                  | 46,093                      |
| 4.                   | Homeowners multiple peril                                     |  | 82,156,207   | 82,507,290                     |   | 43,735,082                          | 35,932,651                                | 35,526,625                | 12,478,216              | 784,988   | 754,115   | 1,406,165  | 16,194,250                               | 1,660,154                   |
| 5.1                  | Commercial multiple peril (non-liability portion)             |  | 28,608,197   | 28,758,235                     |   | 14,021,108                          | 16,137,317                                | 18,124,413                | 8,051,991               | 816,225   | 947,183   | 1,055,379  | 5,341,175                                | 578,492                     |
| 5.2                  | Commercial multiple peril (liability portion)                 |  | 17,330,111   | 16,651,410                     |   | 7,413,388                           | 4,530,081                                 | 4,023,357                 | 13,187,872              | 1,755,026   | 1,682,607   | 9,597,864  | 3,338,628                                | 348,039                     |
| 6.                   | Mortgage guaranty   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 8.                   | Ocean marine  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 9.                   | Inland marine   |  | 7,052,784  | 7,081,396                      |   | 3,364,752                           | 2,675,031                                 | 2,795,946                 | 416,138                 | 38,879  | 48,326  | 42,045   | 1,384,024                                | 141,651                     |
| 10.                  | Financial guaranty  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 11.                  | Medical professional liability                                |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 12.                  | Earthquake  |  | 16,251   | 14,332                         |   | 8,703                               |   |                           |                         |   |   |  | 3,096                                    | 326                         |
| 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   |  | 26,007,585   | 25,755,983                     |   | 10,178,544                          | 11,591,333                                | 17,025,866                | 44,294,277              | 1,202,273   | 1,698,837   | 3,843,809  | 3,022,434                                | 242,165                     |
| 17.1                 | Other Liability - occurrence                                  |  | 9,460,510  | 9,271,633                      |   | 4,655,329                           | 1,453,502                                 | 1,477,288                 | 8,343,980               | 119,884   | 62,722  | 1,516,111  | 1,698,066                                | 190,001                     |
| 17.2                 | Other Liability - claims made                                 |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 17.3                 | Excess workers' compensation                                  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 18.                  | Products liability  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 19.1                 | Private passenger auto no-fault (personal injury protection)  |  | 9,960,196  | 10,032,783                     |   | 3,410,911                           | 6,423,373                                 | 6,266,778                 | 2,337,410               | 513,080   | 1,412,556   | 1,073,375  | 1,677,201                                | 200,046                     |
| 19.2                 | Other private passenger auto liability                        |  | 30,662,885   | 30,540,383                     |   | 10,673,699                          | 14,593,422                                | 18,194,319                | 29,790,570              | 1,005,378   | 1,772,311   | 5,147,310  | 5,161,843                                | 620,893                     |
| 19.3                 | Commercial auto no-fault (personal injury protection)         |  | 1,098,113  | 1,094,174                      |   | 489,176                             | 546,551                                   | 564,446                   | 728,225                 | 78,297  | 324,141   | 288,922  | 190,032                                  | 53,621                      |
| 19.4                 | Other commercial auto liability                               |  | 10,393,412   | 10,238,736                     |   | 4,642,232                           | 3,777,051                                 | 3,852,215                 | 7,432,632               | 361,893   | 459,885   | 1,310,707  | 1,805,334                                | 208,881                     |
| 21.1                 | Private passenger auto physical damage                        |  | 38,888,651   | 38,631,375                     |   | 13,312,810                          | 22,584,362                                | 22,439,969                | 138,406                 | 101,576   | 111,365   | 150,693  | 6,549,589                                | 781,034                     |
| 21.2                 | Commercial auto physical damage                               |  | 10,167,464   | 9,833,744                      |   | 4,614,863                           | 5,271,375                                 | 5,404,234                 | 120,015                 | 21,260  | 31,161  | 45,266   | 1,750,672                                | 204,192                     |
| 22.                  | Aircraft (all perils)   |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 23.                  | Fidelity  |  | 103,391  | 106,499                        |   | 45,173                              | 103,444                                   | (54,467)                  | (28,974)                | 14,321  | 11,158  | 2,692  | 19,715                                   | 2,077                       |
| 24.                  | Surety  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 26.                  | Burglary and theft  |  | 45,831   | 46,157                         |   | 20,013                              | 9,608                                     | 7,027                     | (2,680)                 |   | (63)  |  | 8,716                                    | 920                         |
| 27.                  | Boiler and machinery  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 28.                  | Credit  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 30.                  | Warranty  |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 34.                  | Aggregate write-ins for other lines of business               |  |  |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 35.                  | TOTALS (a)  |  | 275,061,105  | 273,381,964                    |   | 122,126,436                         | 126,809,555                               | 137,030,828               | 127,881,891             | 6,902,083   | 9,436,782   | 25,560,499   | 48,732,655                               | 5,294,975                   |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 239,021   | 237,013                     |   | 92,977                                | 147,585                                     | (651,609)                   | (7,668)                   | 32,537  | (8,991)   | 47   | 40,274                                   | 4,538                          |
| 2.1 Allied lines .....  | 304,290   | 295,367                     |   | 117,981                               | 191,002                                     | 232,443                     | 55,544                    | 6,877   | 12,964  | 7,769  | 51,625                                   | 5,778                          |
| 2.2 Multiple peril crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.3 Federal flood .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.4. Private crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 3. Farmowners multiple peril .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 4. Homeowners multiple peril .....  | (177,352)   | 4,804,424                   |   |                                       | 2,688,005                                   | 1,074,683                   | 274,319                   | 106,976   | (69,748)  | 36,242   | (120,863)                                | (3,367)                        |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 8,347,070   | 8,496,111                   |   | 4,270,427                             | 3,140,831                                   | 1,772,441                   | 1,691,472                 | 232,402   | (86,836)  | 187,867  | 1,429,372                                | 158,489                        |
| 5.2 Commercial multiple peril (liability portion) .....                   | 6,355,712   | 6,166,829                   |   | 2,861,733                             | 1,542,165                                   | 1,168,376                   | 6,352,257                 | 847,470   | 833,341   | 4,676,049  | 1,122,096                                | 120,678                        |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 1,159,443   | 1,325,759                   |   | 534,135                               | 462,736                                     | 536,851                     | 124,193                   | 4,009   | 10,416  | 11,677   | 206,086                                  | 22,015                         |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 229,617   | 450,001                     |   | 117,788                               |   |                             |                           |   |   |  | 39,447                                   | 4,360                          |
| 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 .....   | 5,938,633   | 6,077,977                   |   | 2,535,172                             | 3,470,966                                   | 8,048,847                   | 23,557,169                | 384,292   | 775,321   | 1,942,590  | 588,835                                  | 112,759                        |
| 17.1 Other Liability - occurrence .....                                   | 1,799,552   | 1,726,087                   |   | 864,603                               | 27,941                                      | 230,177                     | 2,381,917                 | 119,326   | 299,840   | 1,152,185  | 297,069                                  | 34,169                         |
| 17.2 Other Liability - claims made .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.3 Excess workers' compensation .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 18. Products liability .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                             |   |                                       | 1,325                                       | 5,598                       | 5,125                     |   | 1,923   | 1,974  |  |                                |
| 19.2 Other private passenger auto liability .....                         | 6,342,629   | 6,260,141                   |   | 2,674,736                             | 3,747,349                                   | 3,943,000                   | 4,391,581                 | 254,647   | 417,517   | 798,337  | 1,135,139                                | 120,430                        |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                             |   |                                       | 269   |                             |                           |   | (5)   |  |  |                                |
| 19.4 Other commercial auto liability .....                                | 5,205,232   | 5,031,668                   |   | 2,558,926                             | 2,362,726                                   | 1,298,084                   | 4,514,145                 | 479,426   | 669,412   | 1,049,255  | 813,060                                  | 98,834                         |
| 21.1 Private passenger auto physical damage .....                         | 5,070,978   | 4,998,126                   |   | 2,125,454                             | 3,194,053                                   | 3,213,538                   | 31,560                    | 21,887  | 26,229  | 23,798   | 908,190                                  | 96,285                         |
| 21.2 Commercial auto physical damage .....                                | 3,298,318   | 3,037,933                   |   | 1,610,547                             | 1,933,105                                   | 1,943,199                   | 23,334                    | 33,434  | 37,187  | 16,237   | 513,122                                  | 62,626                         |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 21,157  | 26,317                      |   | 11,061                                | (7,522)                                     | 58,880                      | 13,924                    |   | 615   | 1,038  | 3,640                                    | 402                            |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 3,517   | 5,070                       |   | 961                                   |   | (83)                        | 99                        |   | (4)   |  | 595                                      | 67                             |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 44,137,818  | 48,938,823                  |   | 20,376,501                            | 22,902,267                                  | 22,874,693                  | 43,408,969                | 2,523,283   | 2,919,179   | 9,905,066  | 7,027,688                                | 838,062                        |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 25,015  | 26,545                      |   | 13,248                                |   | (110)                       | 102                       |   | (6)   | 5  | 4,384                                    | 414                            |
| 2.1 Allied lines .....  | 98,149  | 85,765                      |   | 54,152                                | 13,937                                      | 1,767                       | 3,297                     |   | (1,267)   | 467  | 17,763                                   | 1,625                          |
| 2.2 Multiple peril crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.3 Federal flood .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.4. Private crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 3. Farmowners multiple peril .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 4. Homeowners multiple peril .....  | 6,168,102   | 7,432,018                   |   | 2,574,495                             | 4,665,541                                   | 2,513,620                   | 576,807                   | 36,870  | (202,879)   | 73,685   | 1,108,357                                | 102,114                        |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 3,528,714   | 3,443,372                   |   | 1,784,965                             | 1,414,448                                   | 1,065,168                   | 324,641                   | 38,083  | (18,056)  | 55,693   | 628,992                                  | 58,418                         |
| 5.2 Commercial multiple peril (liability portion) .....                   | 1,608,490   | 1,544,468                   |   | 739,290                               | 243,221                                     | (21,805)                    | 939,740                   | 46,595  | (113,531)   | 681,740  | 293,444                                  | 26,629                         |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 563,026   | 588,347                     |   | 257,476                               | 201,966                                     | 151,341                     | 24,845                    | 1,945   | (1,126)   | 2,786  | 102,336                                  | 9,321                          |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 10,646  | 11,466                      |   | 4,862                                 |   |                             |                           |   |   |  | 1,908                                    | 176                            |
| 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 .....   | 1,969,886   | 1,940,105                   |   | 761,800                               | 1,078,561                                   | 1,305,931                   | 4,324,857                 | 75,512  | 93,114  | 359,293  | 192,676                                  | 11,078                         |
| 17.1 Other Liability - occurrence .....                                   | 793,572   | 750,887                     |   | 383,060                               | 2,481                                       | (13,707)                    | 229,333                   | 10,220  | (4,832)   | 81,547   | 127,570                                  | 13,138                         |
| 17.2 Other Liability - claims made .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.3 Excess workers' compensation .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 18. Products liability .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                             |   |                                       | 5,358                                       | 4,936                       | (422)                     |   |   |  |  |                                |
| 19.2 Other private passenger auto liability .....                         | 4,643,351   | 4,588,923                   |   | 1,755,817                             | 3,277,098                                   | 4,474,745                   | 4,222,209                 | 99,465  | 350,210   | 715,577  | 699,844                                  | 77,254                         |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.4 Other commercial auto liability .....                                | 1,301,493   | 1,187,050                   |   | 613,451                               | 315,066                                     | 583,923                     | 650,131                   | 13,255  | 89,904  | 137,037  | 202,312                                  | 21,661                         |
| 21.1 Private passenger auto physical damage .....                         | 4,838,074   | 4,764,011                   |   | 1,827,121                             | 2,728,306                                   | 2,790,639                   | (5,754)                   | 18,217  | 20,054  | 17,891   | 730,928                                  | 80,095                         |
| 21.2 Commercial auto physical damage .....                                | 1,622,855   | 1,480,672                   |   | 735,468                               | 615,931                                     | 647,869                     | (619)                     | 4,629   | 6,249   | 5,047  | 250,711                                  | 26,866                         |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 6,726   | 6,377                       |   | 2,676                                 |   | (316)                       | 1,905                     |   | 50  | 142  | 1,201                                    | 111                            |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 3,084   | 3,031                       |   | 1,588                                 |   | (5)                         | 95                        |   | (2)   |  | 551                                      | 51                             |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 27,181,182  | 27,853,036                  |   | 11,509,467                            | 14,561,913                                  | 13,503,995                  | 11,291,167                | 344,791   | 217,880   | 2,130,909  | 4,362,976                                | 428,950                        |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  | 2,178                          |
| 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 .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  | 2,178                          |
| 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) .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  | 4,355                          |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  | 860                            |
| 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 .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  | 860                            |
| 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) .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  | 1,720                          |
| 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 2015 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 2015 NAIC Company Code 32700

| Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |   |             | 3                               | 4                              | 5   | 6                                   | 7   | 8                         | 9                       | 10  | 11  | 12  |  |                             |
|--|---|-------------|---------------------------------|--------------------------------|---|-------------------------------------|---|---------------------------|-------------------------|---|---|---|--|-----------------------------|
| Line of Business   |   |             | 1<br>Direct Premiums<br>Written | 2<br>Direct Premiums<br>Earned | Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | Direct Unearned<br>Premium Reserves | Direct Losses Paid<br>(deducting salvage) | Direct Losses<br>Incurred | Direct<br>Losses Unpaid | Direct Defense<br>and Cost<br>Containment<br>Expense Paid | Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense Unpaid | Commissions<br>and Brokerage<br>Expenses | Taxes, Licenses<br>and Fees |
| 1.   | Fire .....  | 328,607     | 248,641                         |                                | 199,771   | 4,457                               | (28,633)                                  | 8,829                     | 600                     | (1,390)   | 429   | 70,841  | 9,675                                    |                             |
| 2.1  | Allied lines .....  | 386,422     | 287,982                         |                                | 222,262   | 38,017                              | (48,205)                                  | 15,251                    | 3,519                   | (5,264)   | 2,096   | 84,071  | 9,527                                    |                             |
| 2.2  | Multiple peril crop .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 2.3  | Federal flood .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 2.4  | Private crop .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3.   | Farmowners multiple peril .....                                     |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 4.   | Homeowners multiple peril .....                                     | 31,442,395  | 30,819,773                      |                                | 16,510,088  | 12,020,888                          | 12,049,036                                | 3,513,080                 | 225,054                 | 231,847   | 399,750   | 6,102,924   | 842,494                                  |                             |
| 5.1  | Commercial multiple peril (non-liability portion) .....             | 16,656,851  | 16,566,930                      |                                | 8,324,559   | 6,945,070                           | 6,278,728                                 | 2,292,611                 | 326,267                 | 984   | 248,541   | 3,655,688   | 410,659                                  |                             |
| 5.2  | Commercial multiple peril (liability portion) .....                 | 9,264,061   | 8,848,282                       |                                | 4,001,770   | 2,614,177                           | 919,237                                   | 6,934,330                 | 684,315                 | (210,001)   | 5,197,128   | 2,066,408   | 228,397                                  |                             |
| 6.   | Mortgage guaranty .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 8.   | Ocean marine .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 9.   | Inland marine .....   | 2,742,373   | 2,616,629                       |                                | 1,339,046   | 759,095                             | 833,716                                   | 121,584                   | 13,187                  | 19,581  | 12,391  | 596,615   | 67,611                                   |                             |
| 10.  | Financial guaranty .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 11.  | Medical professional liability .....                                |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 12.  | Earthquake .....  | 258,778     | 251,119                         |                                | 127,972   |                                     |   |                           |                         |   |   | 52,781  | 6,380                                    |                             |
| 13.  | Group accident and health (b) .....                                 |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 14.  | Credit accident and health (group and individual) .....             |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.1   | Collectively renewable accident and health (b) .....                |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.2   | Non-cancelable accident and health(b) .....                         |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.3   | Guaranteed renewable accident and health(b) .....                   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.4   | Non-renewable for stated reasons only (b) .....                     |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.5   | Other accident only .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.6   | Medicare Title XVIII exempt from state taxes or fees .....          |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.7   | All other accident and health (b) .....                             |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 15.8   | Federal employees health benefits plan premium (b) .....            |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 16.  | Workers' compensation .....   | 11,848,877  | 12,313,111                      |                                | 4,479,483   | 6,491,732                           | 2,134,176                                 | 29,331,328                | 720,028                 | 357,171   | 2,535,448   | 1,352,990   | 403,739                                  |                             |
| 17.1   | Other Liability - occurrence .....                                  | 4,951,885   | 4,665,211                       |                                | 2,353,303   | 279,573                             | 490,741                                   | 2,065,028                 | 98,865                  | 300,221   | 1,293,258   | 961,431   | 122,084                                  |                             |
| 17.2   | Other Liability - claims made .....                                 |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 17.3   | Excess workers' compensation .....                                  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 18.  | Products liability .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 19.1   | Private passenger auto no-fault (personal injury protection) .....  |             |                                 |                                |   | 4,822                               | 4,912                                     | (380)                     | 981                     | 981   |   |   |  |                             |
| 19.2   | Other private passenger auto liability .....                        | 18,332,430  | 18,140,613                      |                                | 7,528,644   | 10,372,096                          | 9,885,225                                 | 9,815,918                 | 342,706                 | 502,304   | 1,719,682   | 3,550,689   | 470,464                                  |                             |
| 19.3   | Commercial auto no-fault (personal injury protection) .....         |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 19.4   | Other commercial auto liability .....                               | 11,120,094  | 10,569,202                      |                                | 5,386,485   | 5,326,568                           | 6,117,549                                 | 5,496,033                 | 245,672                 | 704,925   | 1,218,676   | 2,025,495   | 284,459                                  |                             |
| 21.1   | Private passenger auto physical damage .....                        | 15,160,914  | 14,598,969                      |                                | 6,221,500   | 7,171,625                           | 7,080,742                                 | 243,672                   | 24,778                  | 34,844  | 73,085  | 2,825,850   | 373,778                                  |                             |
| 21.2   | Commercial auto physical damage .....                               | 5,721,880   | 5,379,062                       |                                | 2,762,016   | 3,368,731                           | 3,323,737                                 | 17,103                    | 13,061                  | 19,296  | 29,681  | 1,038,806   | 141,068                                  |                             |
| 22.  | Aircraft (all perils) .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 23.  | Fidelity .....  | 88,322      | 88,768                          |                                | 40,234  |                                     | 3,220                                     | 38,177                    |                         | 1,399   | 2,847   | 19,082  | 2,178                                    |                             |
| 24.  | Surety .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 26.  | Burglary and theft .....  | 30,706      | 31,739                          |                                | 15,223  | 4,183                               | 2,957                                     | (59)                      |                         | (27)  |   | 6,582   | 757                                      |                             |
| 27.  | Boiler and machinery .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 28.  | Credit .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 30.  | Warranty .....  |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 34.  | Aggregate write-ins for other lines of business .....               |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 35.  | TOTALS (a) .....  | 128,334,596 | 125,426,030                     |                                | 59,512,357  | 55,401,034                          | 49,047,135                                | 59,892,505                | 2,699,033               | 1,956,872   | 12,733,012  | 24,410,253  | 3,373,269                                |                             |
| DETAILS OF WRITE-INS   |   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3401.  | .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3402.  | .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3403.  | .....   |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3498.  | Summary of remaining write-ins for Line 34 from overflow page ..... |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |
| 3499.  | Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....        |             |                                 |                                |   |                                     |   |                           |                         |   |   |   |  |                             |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | Dividends Paid or Credited to Policyholders on Direct Business | 4          | 5          | 6         | 7          | 8       | 9         | 10        | 11        | 12      |
|---|---|-----------------------------|--|------------|------------|-----------|------------|---------|-----------|-----------|-----------|---------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |  |            |            |           |            |         |           |           |           |         |
| 1. Fire .....   | 29,083  | 40,406                      |  | 12,296     |            | (222)     | 139        |         | (12)      | 7         | 5,840     | 516     |
| 2.1 Allied lines .....  | 43,678  | 79,314                      |  | 16,200     | 847        | (2,739)   | 1,690      |         | (326)     | 224       | 8,760     | 775     |
| 2.2 Multiple peril crop .....   |   |                             |  |            |            |           |            |         |           |           |           |         |
| 2.3 Federal flood .....   |   |                             |  |            |            |           |            |         |           |           |           |         |
| 2.4. Private crop .....   |   |                             |  |            |            |           |            |         |           |           |           |         |
| 3. Farmowners multiple peril .....  | 631,661   | 567,104                     |  | 276,044    | 239,848    | 247,096   | 71,121     | 23,482  | 25,679    | 10,061    | 124,443   | 11,204  |
| Homeowners multiple peril .....   | 6,021,734   | 6,280,332                   |  | 3,166,508  | 1,919,049  | 2,286,488 | 1,075,924  | 28,595  | 66,929    | 118,084   | 1,301,126 | 106,813 |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 3,348,106   | 3,397,140                   |  | 1,617,594  | 1,081,955  | 1,425,806 | 1,064,141  | 60,946  | 52,106    | 84,435    | 651,830   | 59,388  |
| 5.2 Commercial multiple peril (liability portion) .....                   | 2,073,497   | 1,950,981                   |  | 964,265    | 695,632    | (83,193)  | 616,355    | 95,784  | (530,181) | 479,832   | 409,983   | 36,780  |
| 6. Mortgage guaranty .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 8. Ocean marine .....   |   |                             |  |            |            |           |            |         |           |           |           |         |
| 9. Inland marine .....  | 828,304   | 866,977                     |  | 395,319    | 281,865    | 333,327   | 66,975     | 1,489   | 4,965     | 6,264     | 173,068   | 14,692  |
| 10. Financial guaranty .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 11. Medical professional liability .....                                  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 12. Earthquake .....  | 466   | 443                         |  | 174        |            |           |            |         |           |           | 102       | 8       |
| 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 .....                                   | 1,262,838   | 1,218,882                   |  | 630,308    | 12,070     | (517,582) | 603,136    | 5,052   | (31,817)  | 104,206   | 234,275   | 22,400  |
| 17.2 Other Liability - claims made .....                                  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 17.3 Excess workers' compensation .....                                   |   |                             |  |            |            |           |            |         |           |           |           |         |
| 18. Products liability .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   | 739,003   | 762,041                     |  | 271,428    | 408,318    | 381,212   | 252,260    | 16,968  | 105,823   | 107,453   | 132,246   | 13,108  |
| 19.2 Other private passenger auto liability .....                         | 3,642,746   | 3,695,274                   |  | 1,361,135  | 1,675,785  | 1,705,864 | 5,295,386  | 89,036  | 135,248   | 904,605   | 649,404   | 64,618  |
| 19.3 Commercial auto no-fault (personal injury protection) .....          | 87,587  | 84,758                      |  | 41,575     | 33,835     | 40,932    | 61,147     | 268     | 20,922    | 23,971    | 15,760    | 1,554   |
| 19.4 Other commercial auto liability .....                                | 1,281,904   | 1,216,807                   |  | 614,669    | 529,429    | (29,646)  | 1,280,856  | 143,359 | 77,384    | 234,642   | 229,920   | 22,760  |
| 21.1 Private passenger auto physical damage .....                         | 5,549,110   | 5,686,979                   |  | 2,080,976  | 2,939,553  | 2,940,562 | 6,750      | 19,819  | 20,032    | 20,825    | 997,114   | 98,430  |
| 21.2 Commercial auto physical damage .....                                | 1,861,783   | 1,854,359                   |  | 922,318    | 843,810    | 922,341   | 28,213     | 1,665   | 4,538     | 8,014     | 335,311   | 33,024  |
| 22. Aircraft (all perils) .....   |   |                             |  |            |            |           |            |         |           |           |           |         |
| 23. Fidelity .....  | 19,608  | 19,953                      |  | 9,006      |            | 45,346    | 53,094     | 13      | 3,651     | 3,959     | 3,801     | 348     |
| 24. Surety .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 26. Burglary and theft .....  | 4,804   | 4,826                       |  | 2,699      |            | (7)       | 156        |         | (4)       |           | 922       | 85      |
| 27. Boiler and machinery .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 28. Credit .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 30. Warranty .....  |   |                             |  |            |            |           |            |         |           |           |           |         |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |  |            |            |           |            |         |           |           |           |         |
| 35. TOTALS (a) .....  | 27,425,911  | 27,726,577                  |  | 12,382,514 | 10,661,997 | 9,695,584 | 10,477,342 | 486,475 | (45,062)  | 2,106,581 | 5,273,903 | 486,504 |
| 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 \$ ..... and number of persons insured under indemnity only products .....  
(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 2015 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 2015 NAIC Company Code 32700

|                      |   |  | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------|---|--|--|--------------------------------|--|--|--|------------------------------------|----------------------------------|--|--|--|--|---------------------------------------|
| Line of Business     |   |  | 1<br>Direct Premiums<br>Written  | 2<br>Direct Premiums<br>Earned |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 1.                   | Fire .....  |  | 259,474  | 263,317                        |  | 110,625                                      | 14,726   | 29,725                             | 12,084                           | 50   | 564  | 625  | 49,974   | 4,090                                 |
| 2.1                  | Allied lines .....  |  | 290,907  | 284,368                        |  | 126,399                                      | 13,794   | 32,129                             | 30,821                           |  | 2,733  | 4,090  | 55,096   | 4,586                                 |
| 2.2                  | Multiple peril crop .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.3                  | Federal flood .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 2.4                  | Private crop .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 3.                   | Farmowners multiple peril .....                                     |  | 2,428,717  | 2,166,801                      |  | 1,230,694                                    | 899,482  | 1,034,770                          | 357,114                          | 19,989   | 41,627   | 48,893   | 519,860  | 38,284                                |
| 4.                   | Homeowners multiple peril .....                                     |  | 21,917,088   | 21,845,443                     |  | 11,016,441                                   | 7,773,256  | 7,701,088                          | 2,772,871                        | 370,536  | 362,973  | 312,718  | 4,400,859  | 345,483                               |
| 5.1                  | Commercial multiple peril (non-liability portion) .....             |  | 23,504,832   | 23,109,215                     |  | 11,866,031                                   | 12,997,921   | 11,117,871                         | 4,641,434                        | 414,726  | (59,113)   | 572,094  | 4,496,211  | 370,511                               |
| 5.2                  | Commercial multiple peril (liability portion) .....                 |  | 9,953,404  | 9,684,712                      |  | 4,582,045                                    | 2,011,181  | (2,875,574)                        | 6,062,700                        | 741,747  | (2,458,410)  | 4,460,215  | 1,938,221  | 156,897                               |
| 6.                   | Mortgage guaranty .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 8.                   | Ocean marine .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 9.                   | Inland marine .....   |  | 2,717,902  | 2,664,526                      |  | 1,305,976                                    | 654,539  | 704,592                            | 146,984                          | 7,702  | 11,765   | 13,815   | 541,643  | 42,843                                |
| 10.                  | Financial guaranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 11.                  | Medical professional liability .....                                |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 12.                  | Earthquake .....  |  | 597,257  | 524,555                        |  | 287,742                                      |  |                                    |                                  |  |  |  | 116,074  | 9,415                                 |
| 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 .....                                  |  | 5,237,513  | 5,115,059                      |  | 2,599,122                                    | 593,671  | 615,770                            | 4,195,557                        | 41,661   | 155,935  | 1,093,583  | 935,666  | 82,560                                |
| 17.2                 | Other Liability - claims made .....                                 |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 17.3                 | Excess workers' compensation .....                                  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 18.                  | Products liability .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 19.1                 | Private passenger auto no-fault (personal injury protection) .....  |  |  |                                |  |  | 84,748   | 96,334                             | 31,302                           | 2,596  | 7,913  | 6,566  |  |                                       |
| 19.2                 | Other private passenger auto liability .....                        |  | 15,480,772   | 15,873,054                     |  | 5,055,529                                    | 10,502,803   | 8,841,829                          | 12,667,720                       | 612,049  | 703,351  | 2,281,323  | 2,691,464  | 244,387                               |
| 19.3                 | Commercial auto no-fault (personal injury protection) .....         |  |  |                                |  |  |  | 6,400                              | 6,400                            |  | 2,417  | 2,417  |  |                                       |
| 19.4                 | Other commercial auto liability .....                               |  | 6,878,284  | 6,541,965                      |  | 3,362,442                                    | 3,106,695  | 2,653,637                          | 4,877,817                        | 338,791  | 631,502  | 1,095,989  | 1,160,485  | 108,560                               |
| 21.1                 | Private passenger auto physical damage .....                        |  | 12,076,561   | 12,180,580                     |  | 3,968,192                                    | 7,480,721  | 7,248,850                          | (92,215)                         | 32,933   | 22,961   | 52,129   | 2,100,025  | 190,636                               |
| 21.2                 | Commercial auto physical damage .....                               |  | 4,555,583  | 4,298,711                      |  | 2,226,096                                    | 1,961,425  | 1,962,856                          | 42,324                           | 11,568   | 14,156   | 18,830   | 765,832  | 71,898                                |
| 22.                  | Aircraft (all perils) .....   |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 23.                  | Fidelity .....  |  | 96,567   | 92,241                         |  | 49,634                                       | (1,968)  | 11,016                             | 26,010                           | 414  | 861  | 1,940  | 18,626   | 1,522                                 |
| 24.                  | Surety .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 26.                  | Burglary and theft .....  |  | 30,654   | 30,684                         |  | 13,382                                       | 9,830  | 7,274                              | (1,610)                          | 4  | (18)   |  | 5,961  | 483                                   |
| 27.                  | Boiler and machinery .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 28.                  | Credit .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 30.                  | Warranty .....  |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 34.                  | Aggregate write-ins for other lines of business .....               |  |  |                                |  |  |  |                                    |                                  |  |  |  |  |                                       |
| 35.                  | TOTALS (a) .....  |  | 106,025,515  | 104,675,230                    |  | 47,800,349                                   | 48,102,824   | 39,188,569                         | 35,777,314                       | 2,594,766  | (558,784)  | 9,965,227  | 19,795,997   | 1,672,154                             |
| 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 \$ ..... and number of persons insured under indemnity only products .....  
(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 2015 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 2015 NAIC Company Code 32700

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

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | Dividends Paid or Credited to Policyholders on Direct Business | 4                                | 5                                      | 6                      | 7                    | 8  | 9  | 10   | 11                                 | 12                       |
|---|---|------------------------|--|----------------------------------|--|------------------------|----------------------|--|--|--|------------------------------------|--------------------------|
|   | 1   | 2                      |  |                                  |  |                        |                      |  |  |  |                                    |                          |
|   | Direct Premiums Written   | Direct Premiums Earned |  | 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 .....   | 31,889  | 30,794                 |  | 13,575                           |  | (123)                  | 132                  |  | (6)  | 6  | 5,965                              | 753                      |
| 2.1 Allied lines .....  | 41,586  | 39,269                 |  | 19,192                           | 15,000                                 | 18,299                 | 4,933                |  | 514  | 684  | 7,748                              | 980                      |
| 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) .....               | 1,121,229   | 1,001,839              |  | 578,133                          | 1,538,240                              | 312,359                | (12,548)             | 27,750   | (81,413)   | 3,740  | 217,873                            | 26,405                   |
| 5.2 Commercial multiple peril (liability portion) .....                   | 813,009   | 794,225                |  | 394,647                          | 121,341                                | 221,350                | 438,001              | 77,535   | 160,661  | 318,976  | 161,775                            | 19,183                   |
| 6. Mortgage guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 8. Ocean marine .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 9. Inland marine .....  | 111,861   | 114,749                |  | 55,696                           | 126,881                                | 132,945                | 8,488                | 84   | 554  | 726  | 22,456                             | 2,646                    |
| 10. Financial guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 11. Medical professional liability .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 12. Earthquake .....  | 70  | 83                     |  | 27                               |  |                        |                      |  |  |  | 10,172                             | 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 .....   | 1,033,178   | 1,091,317              |  | 408,834                          | 275,484                                | 197,556                | 1,411,402            | 87,313   | 84,618   | 115,920  | 116,081                            | 13,155                   |
| 17.1 Other Liability - occurrence .....                                   | 180,614   | 165,455                |  | 79,112                           | 7,975                                  | (4,129)                | 159,220              | 9,526  | 12,506   | 128,381  | 34,814                             | 4,253                    |
| 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) .....          | 5,355   | 5,904                  |  | 1,867                            |  | (247)                  | 1,762                |  | 549  | 665  | 895                                | 134                      |
| 19.4 Other commercial auto liability .....                                | 122,908   | 130,646                |  | 47,330                           | 15,279                                 | 18,171                 | 28,955               | 70   | 1,894  | 5,946  | 20,523                             | 3,094                    |
| 21.1 Private passenger auto physical damage .....                         |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 21.2 Commercial auto physical damage .....                                | 122,454   | 135,006                |  | 49,201                           | 27,260                                 | 26,604                 | 2,983                | 191  | 69   | 469  | 20,766                             | 3,101                    |
| 22. Aircraft (all perils) .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 23. Fidelity .....  | 9,640   | 9,665                  |  | 4,226                            |  | (1,362)                | 2,690                |  | 33   | 201  | 2,453                              | 228                      |
| 24. Surety .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 26. Burglary and theft .....  | 1,322   | 1,355                  |  | 791                              |  | (4)                    | 36                   |  | (1)  |  | 250                                | 31                       |
| 27. Boiler and machinery .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 28. Credit .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 30. Warranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 34. Aggregate write-ins for other lines of business .....                 |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 35. TOTALS (a) .....  | 3,595,115   | 3,520,306              |  | 1,652,631                        | 2,127,460                              | 921,419                | 2,046,055            | 202,469  | 179,978  | 575,713  | 621,770                            | 73,966                   |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | Dividends Paid or Credited to Policyholders on Direct Business | 4                                | 5                                      | 6                      | 7                    | 8  | 9  | 10   | 11                                 | 12                       |
|---|---|------------------------|--|----------------------------------|--|------------------------|----------------------|--|--|--|------------------------------------|--------------------------|
|   | 1   | 2                      |  |                                  |  |                        |                      |  |  |  |                                    |                          |
|   | Direct Premiums Written   | Direct Premiums Earned |  | 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 .....   | 185,554   | 188,679                |  | 86,751                           | 77,368                                 | 105,190                | 29,301               | 568  | 2,121  | 1,633  | 33,612                             | 6,211                    |
| 2.1 Allied lines .....  | 211,858   | 204,906                |  | 96,582                           | 107,928                                | 120,418                | 20,161               | 2,153  | 3,971  | 2,723  | 39,046                             | 7,091                    |
| 2.2 Multiple peril crop .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.3 Federal flood .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.4. Private crop .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 3. Farmowners multiple peril .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 4. Homeowners multiple peril .....  | 25,873,048  | 25,463,364             |  | 12,978,051                       | 11,324,421                             | 11,457,802             | 3,789,733            | 288,050  | 301,017  | 430,534  | 4,903,992                          | 866,005                  |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 12,615,616  | 12,626,297             |  | 6,240,620                        | 3,584,564                              | 3,403,710              | 2,117,129            | 193,602  | 216,127  | 386,197  | 2,263,305                          | 422,261                  |
| 5.2 Commercial multiple peril (liability portion) .....                   | 6,140,001   | 5,853,500              |  | 2,777,402                        | 5,009,897                              | 4,340,209              | 7,456,697            | 1,589,424  | 1,402,071  | 5,580,290  | 1,132,232                          | 205,514                  |
| 6. Mortgage guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 8. Ocean marine .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 9. Inland marine .....  | 1,771,379   | 1,744,999              |  | 834,966                          | 1,065,391                              | 1,095,890              | 73,051               | 13,756   | 17,575   | 9,784  | 333,854                            | 59,290                   |
| 10. Financial guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 11. Medical professional liability .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 12. Earthquake .....  | 676,104   | 597,265                |  | 342,343                          |  |                        |                      |  |  |  | 126,086                            | 22,630                   |
| 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 .....   | 9,236,502   | 9,820,025              |  | 3,647,501                        | 3,831,809                              | 6,816,960              | 21,686,860           | 705,957  | 974,974  | 1,913,306  | 964,351                            | 636,158                  |
| 17.1 Other Liability - occurrence .....                                   | 4,885,342   | 4,443,101              |  | 2,187,244                        | 7,500,838                              | 7,507,638              | 4,435,731            | 124,024  | 441,111  | 1,491,351  | 882,096                            | 163,519                  |
| 17.2 Other Liability - claims made .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 17.3 Excess workers' compensation .....                                   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 18. Products liability .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                        |  |                                  | 1,156                                  | 3,565                  | 2,409                |  | 118  | 118  |                                    |                          |
| 19.2 Other private passenger auto liability .....                         | 26,804,427  | 26,127,911             |  | 11,340,548                       | 17,193,655                             | 18,275,585             | 19,540,610           | 888,270  | 1,383,309  | 3,284,295  | 4,256,732                          | 1,025,053                |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                        |  |                                  | 5,068                                  | 4,827                  | (332)                | 25   | 25   |  |                                    |                          |
| 19.4 Other commercial auto liability .....                                | 5,868,201   | 5,558,635              |  | 2,786,665                        | 2,324,510                              | 4,446,200              | 5,010,197            | 127,702  | 815,388  | 1,146,283  | 964,006                            | 214,589                  |
| 21.1 Private passenger auto physical damage .....                         | 15,997,012  | 15,792,130             |  | 6,616,982                        | 10,336,922                             | 10,149,760             | 346,462              | 96,542   | 98,523   | 98,138   | 2,545,000                          | 535,441                  |
| 21.2 Commercial auto physical damage .....                                | 2,811,352   | 2,631,242              |  | 1,312,081                        | 1,730,049                              | 1,689,425              | 40,161               | 3,775  | 5,129  | 16,905   | 463,228                            | 94,100                   |
| 22. Aircraft (all perils) .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 23. Fidelity .....  | 95,691  | 87,315                 |  | 43,748                           | 25,000                                 | 19,559                 | 40,302               | 300  | 1,411  | 3,005  | 17,466                             | 3,203                    |
| 24. Surety .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 26. Burglary and theft .....  | 48,578  | 46,650                 |  | 22,442                           |  | 1,917                  | 3,394                |  | (34)   |  | 8,906                              | 1,626                    |
| 27. Boiler and machinery .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 28. Credit .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 30. Warranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 34. Aggregate write-ins for other lines of business .....                 |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 35. TOTALS (a) .....  | 113,220,665   | 111,186,019            |  | 51,313,928                       | 64,118,575                             | 69,438,656             | 64,591,865           | 4,034,148  | 5,662,836  | 14,364,564   | 18,933,912                         | 4,262,692                |
| 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 2015 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 2015 NAIC Company Code 32700

| Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |   |            | 3                            | 4                           | 5  | 6                                | 7                                      | 8                      | 9                    | 10   | 11   | 12   |                                    |                          |
|---|---|------------|------------------------------|-----------------------------|--|----------------------------------|--|------------------------|----------------------|--|--|--|------------------------------------|--------------------------|
| Line of Business  |   |            | 1<br>Direct Premiums Written | 2<br>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 .....  | 48,951     | 51,034                       | 16,171                      |  | 444                              | 198                                    | (11)                   | 10                   | 8,746  | 1,295  |  |                                    |                          |
| 2.1   | Allied lines .....  | 100,705    | 92,340                       | 35,010                      | 220,570  | 342,812                          | 125,265                                | 756                    | 17,255               | 16,841   | 17,946   | 2,663  |                                    |                          |
| 2.2   | Multiple peril crop .....   |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.3   | Federal flood .....   |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.4   | Private crop .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 3.  | Farmowners multiple peril .....                                     | 327,256    | 296,719                      | 169,797                     | 88,104   | 88,463                           | 22,894                                 | 582                    | 1,004                | 3,262  | 57,793   | 8,656  |                                    |                          |
| 4.  | Homeowners multiple peril .....                                     | 2,125,123  | 3,094,915                    | 751,427                     | 2,931,916  | 1,955,686                        | 259,209                                | 22,987                 | (82,676)             | 35,359   | 412,813  | 56,224   |                                    |                          |
| 5.1   | Commercial multiple peril (non-liability portion) .....             | 3,494,682  | 3,612,399                    | 1,722,047                   | 6,058,421  | 3,660,598                        | 609,578                                | 63,323                 | (392,177)            | 81,924   | 619,776  | 92,439   |                                    |                          |
| 5.2   | Commercial multiple peril (liability portion) .....                 | 2,510,898  | 2,343,496                    | 1,053,194                   | 782,966  | 634,433                          | 2,723,042                              | 206,147                | 277,660              | 2,023,720  | 452,468  | 66,411   |                                    |                          |
| 6.  | Mortgage guaranty .....   |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 8.  | Ocean marine .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 9.  | Inland marine .....   | 758,441    | 806,834                      | 311,249                     | 178,960  | 201,269                          | 38,774                                 | 690                    | 1,545                | 3,582  | 138,334  | 20,062   |                                    |                          |
| 10.   | Financial guaranty .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 11.   | Medical professional liability .....                                |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 12.   | Earthquake .....  | 676        | 941                          | 137                         |  |                                  |  |                        |                      |  | 135  | 18   |                                    |                          |
| 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 .....   | 3,390,794  | 3,437,248                    | 1,255,591                   | 1,575,818  | 1,361,283                        | 7,096,817                              | 123,647                | 116,083              | 572,522  | 326,192  | 98,881   |                                    |                          |
| 17.1  | Other Liability - occurrence .....                                  | 1,159,117  | 1,112,575                    | 512,517                     | 5,871  | 47,441                           | 1,119,160                              | 9,642                  | 70,576               | 187,683  | 191,787  | 30,659   |                                    |                          |
| 17.2  | Other Liability - claims made .....                                 |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 17.3  | Excess workers' compensation .....                                  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 18.   | Products liability .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 19.1  | Private passenger auto no-fault (personal injury protection) .....  |            |                              |                             | 6,128  | 84,975                           | 78,847                                 | 62                     | 29,844               | 29,782   |  |  |                                    |                          |
| 19.2  | Other private passenger auto liability .....                        | 2,551,608  | 2,510,739                    | 986,664                     | 1,062,723  | 1,161,047                        | 1,205,249                              | 40,897                 | 85,404               | 214,902  | 425,113  | 67,740   |                                    |                          |
| 19.3  | Commercial auto no-fault (personal injury protection) .....         |            |                              |                             | 139  | 332                              | (9)                                    | 7                      |                      |  |  |  |                                    |                          |
| 19.4  | Other commercial auto liability .....                               | 1,610,124  | 1,582,565                    | 663,157                     | 655,604  | 322,703                          | 1,152,860                              | 45,428                 | 78,190               | 263,090  | 257,874  | 42,740   |                                    |                          |
| 21.1  | Private passenger auto physical damage .....                        | 3,187,744  | 3,102,543                    | 1,257,416                   | 2,434,043  | 2,420,064                        | 41,204                                 | 7,884                  | 9,101                | 14,725   | 532,399  | 84,316   |                                    |                          |
| 21.2  | Commercial auto physical damage .....                               | 2,316,760  | 2,281,459                    | 922,657                     | 2,261,312  | 2,606,396                        | 254,462                                | 4,359                  | 25,579               | 31,000   | 369,822  | 61,278   |                                    |                          |
| 22.   | Aircraft (all perils) .....   |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 23.   | Fidelity .....  | 10,413     | 9,473                        | 3,312                       | (825)  | (693)                            | 2,713                                  |                        | 95                   | 202  | 1,878  | 275  |                                    |                          |
| 24.   | Surety .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 26.   | Burglary and theft .....  | 1,134      | 1,054                        | 669                         |  | 4                                | 37                                     |                        | (1)                  |  | 211  | 30   |                                    |                          |
| 27.   | Boiler and machinery .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 28.   | Credit .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 30.   | Warranty .....  |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 34.   | Aggregate write-ins for other lines of business .....               |            |                              |                             |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 35.   | TOTALS (a) .....  | 23,594,424 | 24,336,336                   | 9,661,015                   | 18,261,750   | 14,887,257                       | 14,730,301                             | 526,410                | 237,479              | 3,478,604  | 3,813,288  | 633,686  |                                    |                          |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business     |   | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3  | 4                                | 5                                      | 6                      | 7                    | 8  | 9  | 10   | 11                                 | 12                       |
|----------------------|---|---|------------------------|--|----------------------------------|--|------------------------|----------------------|--|--|--|------------------------------------|--------------------------|
|                      |   | 1   | 2                      |  |                                  |  |                        |                      |  |  |  |                                    |                          |
|                      |   | Direct Premiums Written   | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1.                   | Fire .....  | 440,353   | 394,553                |  | 194,498                          | 276,009                                | 302,651                | 24,870               | 8,300  | 10,148   | 1,981  | 90,189                             | 13,023                   |
| 2.1                  | Allied lines .....  | 413,341   | 348,656                |  | 201,525                          | 129,135                                | 134,352                | 15,325               | 11,016   | 12,126   | 2,403  | 84,665                             | 12,224                   |
| 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) .....             | 19,776,561  | 19,422,781             |  | 9,939,658                        | 8,049,684                              | 6,432,656              | 5,100,500            | 463,130  | 15,373   | 882,220  | 4,116,503                          | 584,889                  |
| 5.2                  | Commercial multiple peril (liability portion) .....                 | 8,294,761   | 8,157,971              |  | 3,547,185                        | 1,216,022                              | 2,296,692              | 8,970,225            | 550,868  | 1,542,416  | 6,395,948  | 1,761,618                          | 245,316                  |
| 6.                   | Mortgage guaranty .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 8.                   | Ocean marine .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 9.                   | Inland marine .....   | 1,946,087   | 1,887,227              |  | 914,917                          | 941,558                                | 1,287,546              | 433,281              | 19,106   | 47,377   | 36,243   | 415,925                            | 57,555                   |
| 10.                  | Financial guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 11.                  | Medical professional liability .....                                |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 12.                  | Earthquake .....  | 357,328   | 326,441                |  | 181,420                          |  |                        |                      |  |  |  | 219,468                            | 10,568                   |
| 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 .....   | 6,349,211   | 6,422,423              |  | 2,452,879                        | 2,513,683                              | 3,798,243              | 14,071,927           | 393,468  | 507,824  | 1,241,094  | 711,646                            | (888,544)                |
| 17.1                 | Other Liability - occurrence .....                                  | 2,960,272   | 2,860,184              |  | 1,375,122                        | 153,068                                | (1,535,222)            | 2,112,862            | 108,534  | (575,681)  | 1,691,343  | 580,866                            | 87,550                   |
| 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) .....         |   |                        |  |                                  |  | 1,081                  |                      |  |  |  |                                    |                          |
| 19.4                 | Other commercial auto liability .....                               | 7,342,161   | 7,057,389              |  | 3,435,383                        | 3,181,053                              | 2,746,784              | 4,654,279            | 397,507  | 657,111  | 1,048,566  | 1,283,031                          | 217,356                  |
| 21.1                 | Private passenger auto physical damage .....                        |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 21.2                 | Commercial auto physical damage .....                               | 4,150,736   | 3,898,227              |  | 2,006,818                        | 1,760,113                              | 1,790,193              | 48,799               | 7,790  | 11,862   | 19,451   | 721,911                            | 122,757                  |
| 22.                  | Aircraft (all perils) .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 23.                  | Fidelity .....  | 59,742  | 54,731                 |  | 29,119                           | 59,386                                 | (40,267)               | (28,896)             | 13,093   | 11,333   | 1,170  | 12,427                             | 1,767                    |
| 24.                  | Surety .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 26.                  | Burglary and theft .....  | 16,945  | 17,232                 |  | 9,753                            |  | (48)                   | 551                  |  | (14)   |  | 3,509                              | 501                      |
| 27.                  | Boiler and machinery .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 28.                  | Credit .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 30.                  | Warranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 34.                  | Aggregate write-ins for other lines of business .....               |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 35.                  | TOTALS (a) .....  | 52,107,498  | 50,847,815             |  | 24,288,277                       | 18,279,712                             | 17,214,660             | 35,403,723           | 1,972,812  | 2,239,876  | 11,320,420   | 10,001,759                         | 464,964                  |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 114,376   | 117,236                     |   | 54,782                                | 12,627                                      | 11,740                      | (250)                     | 128   | 103   | 24   | 22,196                                   | 2,811                          |
| 2.1 Allied lines .....  | 185,136   | 189,835                     |   | 101,996                               | 29,303                                      | 5,424                       | 10,290                    | 1,919   | (240)   | 1,424  | 37,084                                   | 4,556                          |
| 2.2 Multiple peril crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.3 Federal flood .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.4. Private crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 3. Farmowners multiple peril .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 4. Homeowners multiple peril .....  | 10,685,533  | 10,641,596                  |   | 5,498,775                             | 7,152,360                                   | 8,678,376                   | 2,987,839                 | 346,915   | 516,230   | 332,931  | 2,254,599                                | 262,625                        |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 4,412,747   | 4,258,114                   |   | 2,169,144                             | 1,659,389                                   | 1,179,428                   | 322,411                   | 80,930  | 6,806   | 39,030   | 875,217                                  | 108,386                        |
| 5.2 Commercial multiple peril (liability portion) .....                   | 12,993,225  | 12,062,557                  |   | 5,469,755                             | 1,663,868                                   | 1,571,517                   | 8,733,565                 | 1,923,969   | 1,936,355   | 6,471,837  | 2,620,001                                | 318,691                        |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 2,430,954   | 2,302,400                   |   | 1,198,734                             | 738,263                                     | 2,047,004                   | 1,373,856                 | 6,403   | 107,788   | 108,558  | 491,324                                  | 59,687                         |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 780,921   | 762,055                     |   | 400,138                               |   |                             |                           |   |   |  | 164,236                                  | 19,185                         |
| 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 .....   | 6,802,316   | 6,695,781                   |   | 2,647,587                             | 2,484,633                                   | 4,550,136                   | 10,173,263                | 206,370   | 383,271   | 892,972  | 763,582                                  | 167,054                        |
| 17.1 Other Liability - occurrence .....                                   | 3,622,811   | 3,499,505                   |   | 1,700,885                             | 259,195                                     | 424,799                     | 2,729,870                 | 108,881   | 344,358   | 2,514,759  | 692,003                                  | 88,932                         |
| 17.2 Other Liability - claims made .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.3 Excess workers' compensation .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 18. Products liability .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   | 235,058   | 243,123                     |   | 96,948                                | 196,009                                     | 111,552                     | 48,510                    | 411   | 17,205  | 25,629   | 42,905                                   | 5,783                          |
| 19.2 Other private passenger auto liability .....                         | 3,366,709   | 3,402,903                   |   | 1,405,615                             | 2,820,847                                   | 2,102,920                   | 2,062,816                 | 169,838   | 75,914  | 365,524  | 616,271                                  | 82,770                         |
| 19.3 Commercial auto no-fault (personal injury protection) .....          | 236,259   | 232,479                     |   | 112,588                               | 113,814                                     | 124,135                     | 146,452                   | 220   | 51,376  | 59,568   | 40,873                                   | 5,803                          |
| 19.4 Other commercial auto liability .....                                | 11,599,204  | 10,861,902                  |   | 5,568,340                             | 3,919,766                                   | 4,915,279                   | 9,979,753                 | 702,293   | 1,111,585   | 1,883,869  | 2,016,367                                | 284,679                        |
| 21.1 Private passenger auto physical damage .....                         | 2,461,330   | 2,462,323                   |   | 1,023,554                             | 1,440,363                                   | 1,493,612                   | 66,349                    | 5,763   | 11,689  | 17,683   | 451,036                                  | 60,501                         |
| 21.2 Commercial auto physical damage .....                                | 5,068,491   | 4,694,241                   |   | 2,440,373                             | 2,379,019                                   | 2,403,847                   | 57,895                    | 41,328  | 47,531  | 26,388   | 880,319                                  | 124,381                        |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 33,327  | 32,306                      |   | 13,790                                | (760)                                       | (1,656)                     | 8,956                     |   | 260   | 668  | 6,664                                    | 817                            |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 4,829   | 5,054                       |   | 3,578                                 |   |                             | 175                       |   | (4)   |  | 1,041                                    | 119                            |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 65,033,227  | 62,463,408                  |   | 29,906,580                            | 24,868,696                                  | 29,618,112                  | 38,701,749                | 3,595,369   | 4,610,228   | 12,740,864   | 11,975,717                               | 1,596,781                      |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>Direct Premiums Earned |   |                                       |   |                             |                           |   |   |  |  |                                |
| 1. Fire .....   | 129,773   | 99,045                      |   | 67,928                                | 32,492                                      | 31,208                      | (1,287)                   | 35  | 27  | 60   | 26,289                                   | 3,898                          |
| 2.1 Allied lines .....  | 124,834   | 104,308                     |   | 66,282                                | 2,591                                       | 6,279                       | 7,594                     | 42  | 654   | 1,161  | 25,102                                   | 3,747                          |
| 2.2 Multiple peril crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.3 Federal flood .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 2.4. Private crop .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 3. Farmowners multiple peril .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 4. Homeowners multiple peril .....  | 4,491,303   | 4,425,078                   |   | 2,317,955                             | 1,608,819                                   | 1,668,655                   | 477,416                   | 128,662   | 136,757   | 55,543   | 932,074                                  | 135,137                        |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 5,714,906   | 5,411,063                   |   | 2,900,386                             | 1,928,053                                   | 1,126,217                   | 462,854                   | 113,438   | (56,431)  | 46,082   | 1,160,383                                | 171,083                        |
| 5.2 Commercial multiple peril (liability portion) .....                   | 2,660,234   | 2,513,643                   |   | 1,208,815                             | 1,657,997                                   | 494,448                     | 1,896,934                 | 456,728   | (405,794)   | 1,425,184  | 548,197                                  | 99,663                         |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  | 832,471   | 760,116                     |   | 430,235                               | 137,226                                     | 149,075                     | 33,794                    | 3,333   | 5,159   | 3,884  | 173,216                                  | 25,233                         |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  | 136,575   | 76,100                      |   | 86,128                                |   |                             |                           |   |   |  | 27,877                                   | 4,140                          |
| 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 .....   | 2,309,201   | 2,328,339                   |   | 1,037,973                             | 1,346,680                                   | 1,733,446                   | 5,408,430                 | 115,108   | 148,535   | 466,709  | 286,372                                  | 91,597                         |
| 17.1 Other Liability - occurrence .....                                   | 1,119,671   | 1,055,099                   |   | 563,916                               | 115,824                                     | 147,934                     | 399,194                   | 109,659   | 159,167   | 242,385  | 208,668                                  | 36,378                         |
| 17.2 Other Liability - claims made .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 17.3 Excess workers' compensation .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 18. Products liability .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                             |   |                                       | 13,865                                      | 3,905                       | (1,338)                   | 44  | (470)   |  |  |                                |
| 19.2 Other private passenger auto liability .....                         | 5,864,769   | 5,696,475                   |   | 2,798,434                             | 2,579,585                                   | 2,537,699                   | 3,295,919                 | 125,825   | 174,188   | 543,385  | 1,019,059                                | 191,656                        |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 19.4 Other commercial auto liability .....                                | 607,248   | 580,466                     |   | 301,536                               | 421,929                                     | 237,442                     | 654,374                   | 76,550  | 104,384   | 157,191  | 104,141                                  | 19,878                         |
| 21.1 Private passenger auto physical damage .....                         | 3,392,495   | 3,357,983                   |   | 1,604,765                             | 2,232,389                                   | 2,030,978                   | 20,372                    | 6,258   | (4,426)   | 17,399   | 593,044                                  | 107,082                        |
| 21.2 Commercial auto physical damage .....                                | 543,040   | 536,572                     |   | 276,444                               | 287,178                                     | 410,252                     | 118,720                   | 611   | 10,117  | 11,146   | 93,140                                   | 16,460                         |
| 22. Aircraft (all perils) .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 23. Fidelity .....  | 36,382  | 34,533                      |   | 17,989                                | (19,363)                                    | 105,005                     | 124,746                   | 37,213  | 45,997  | 9,302  | 7,457                                    | 1,103                          |
| 24. Surety .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 26. Burglary and theft .....  | 5,705   | 5,714                       |   | 3,412                                 |   | (6)                         | 180                       |   | (4)   |  | 1,178                                    | 173                            |
| 27. Boiler and machinery .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 28. Credit .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 30. Warranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 34. Aggregate write-ins for other lines of business .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 35. TOTALS (a) .....  | 27,968,606  | 26,984,534                  |   | 13,682,198                            | 12,345,265                                  | 10,682,537                  | 12,897,902                | 1,173,506   | 317,859   | 2,979,432  | 5,206,196                                | 907,227                        |
| 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---|---|-----------------------------|---|---------------------------------------|---|-----------------------------|---------------------------|---|---|--|--|--------------------------------|
|   | 1<br>Direct Premiums Written  | 2<br>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 .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  | 800                            |
| 5.1 Commercial multiple peril (non-liability portion) .....               |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 5.2 Commercial multiple peril (liability portion) .....                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 6. Mortgage guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 8. Ocean marine .....   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 9. Inland marine .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 10. Financial guaranty .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 11. Medical professional liability .....                                  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 12. Earthquake .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 13. Group accident and health (b) .....                                   |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 14. Credit accident and health (group and individual) .....               |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.1 Collectively renewable accident and health (b) .....                 |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.2 Non-cancelable accident and health(b) .....                          |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.3 Guaranteed renewable accident and health(b) .....                    |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.4 Non-renewable for stated reasons only (b) .....                      |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.5 Other accident only .....  |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.6 Medicare Title XVIII exempt from state taxes or fees .....           |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.7 All other accident and health (b) .....                              |   |                             |   |                                       |   |                             |                           |   |   |  |  |                                |
| 15.8 Federal employees health benefits 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 2015 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 2015 NAIC Company Code 32700

| Line of Business  | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | Dividends Paid or Credited to Policyholders on Direct Business | 4                                | 5                                      | 6                      | 7                    | 8  | 9  | 10   | 11                                 | 12                       |
|---|---|------------------------|--|----------------------------------|--|------------------------|----------------------|--|--|--|------------------------------------|--------------------------|
|   | 1   | 2                      |  |                                  |  |                        |                      |  |  |  |                                    |                          |
|   | Direct Premiums Written   | Direct Premiums Earned |  | 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 .....   | 140,951   | 127,668                |  | 66,855                           | 411,332                                | (15,058)               | (23,202)             | 1,541  | (19,630)   | 69   | 22,294                             | 2,085                    |
| 2.1 Allied lines .....  | 127,846   | 121,755                |  | 65,834                           | 62,947                                 | 36,489                 | 3,805                | 8,255  | 5,730  | 654  | 21,690                             | 1,981                    |
| 2.2 Multiple peril crop .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.3 Federal flood .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 2.4. Private crop .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 3. Farmowners multiple peril .....  | 774,939   | 636,610                |  | 386,078                          | 362,257                                | 206,564                | 41,042               | 11,036   | (5,883)  | 6,147  | 140,241                            | 12,309                   |
| 4. Homeowners multiple peril .....  | 6,841,155   | 14,420,710             |  | 1,757,839                        | 9,497,379                              | 6,682,978              | 2,329,746            | 382,217  | 87,807   | 269,908  | 1,367,872                          | 108,323                  |
| 5.1 Commercial multiple peril (non-liability portion) .....               | 14,103,653  | 14,198,466             |  | 6,746,652                        | 7,886,477                              | 6,561,720              | 4,192,800            | 286,091  | (29,751)   | 631,744  | 2,556,203                          | 224,026                  |
| 5.2 Commercial multiple peril (liability portion) .....                   | 6,661,885   | 6,030,669              |  | 3,093,347                        | 2,387,591                              | 1,626,947              | 3,610,525            | 555,670  | 221,140  | 2,651,762  | 1,231,959                          | 105,819                  |
| 6. Mortgage guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 8. Ocean marine .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 9. Inland marine .....  | 1,645,456   | 1,993,152              |  | 695,853                          | 434,852                                | 395,280                | 46,715               | 11,257   | 8,077  | 5,632  | 304,504                            | 26,137                   |
| 10. Financial guaranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 11. Medical professional liability .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 12. Earthquake .....  | 7,610   | 13,163                 |  | 2,883                            |  |                        |                      |  |  |  | 1,493                              | 121                      |
| 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 .....   | 5,955,834   | 5,738,383              | 1,178,646  | 2,360,779                        | 1,783,573                              | 3,960,876              | 9,484,346            | 144,212  | 308,488  | 821,165  | 611,561                            | 225,595                  |
| 17.1 Other Liability - occurrence .....                                   | 4,611,155   | 4,612,049              |  | 2,255,521                        | 4,337,323                              | (40,461)               | 4,093,916            | 30,866   | (36,681)   | 577,532  | 777,093                            | 73,245                   |
| 17.2 Other Liability - claims made .....                                  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 17.3 Excess workers' compensation .....                                   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 18. Products liability .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 19.1 Private passenger auto no-fault (personal injury protection) .....   |   |                        |  |                                  | 56,922                                 | 59,188                 | 141,769              | 11,983   | 19,550   | 14,634   |                                    |                          |
| 19.2 Other private passenger auto liability .....                         | 20,006,883  | 19,835,142             |  | 8,228,435                        | 9,486,135                              | 6,981,135              | 17,144,619           | 745,607  | 731,364  | 3,003,060  | 3,359,461                          | 319,892                  |
| 19.3 Commercial auto no-fault (personal injury protection) .....          |   |                        |  |                                  | 23,269                                 | 6,118                  | 77,527               | 14,691   | 38,912   | 29,850   |                                    |                          |
| 19.4 Other commercial auto liability .....                                | 4,039,091   | 3,804,291              |  | 1,934,039                        | 2,651,815                              | 2,198,664              | 4,286,375            | 178,444  | 434,215  | 994,413  | 676,115                            | 64,565                   |
| 21.1 Private passenger auto physical damage .....                         | 13,877,242  | 14,018,558             |  | 5,689,123                        | 8,754,224                              | 8,672,996              | (21,111)             | 49,098   | 49,634   | 61,430   | 2,332,996                          | 220,429                  |
| 21.2 Commercial auto physical damage .....                                | 3,367,512   | 3,233,308              |  | 1,559,844                        | 1,611,914                              | 1,614,144              | (973)                | 12,993   | 14,300   | 13,670   | 563,489                            | 53,490                   |
| 22. Aircraft (all perils) .....   |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 23. Fidelity .....  | 34,383  | 30,092                 |  | 18,286                           |  | 3,650                  | 9,246                |  | 137  | 689  | 6,365                              | 546                      |
| 24. Surety .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 26. Burglary and theft .....  | 10,605  | 11,174                 |  | 3,448                            |  | (43)                   | 343                  |  | (9)  |  | 1,949                              | 168                      |
| 27. Boiler and machinery .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 28. Credit .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 30. Warranty .....  |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 34. Aggregate write-ins for other lines of business .....                 |   |                        |  |                                  |  |                        |                      |  |  |  |                                    |                          |
| 35. TOTALS (a) .....  | 82,206,202  | 88,825,190             | 1,178,646  | 34,864,816                       | 49,748,011                             | 38,951,186             | 45,417,487           | 2,443,962  | 1,827,401  | 9,082,359  | 13,975,285                         | 1,438,731                |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 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 2015 NAIC Company Code 32700

| Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |   |  | 3                               | 4                              | 5   | 6                                   | 7   | 8                         | 9                       | 10  | 11  | 12   |  |                             |
|--|---|--|---------------------------------|--------------------------------|---|-------------------------------------|---|---------------------------|-------------------------|---|---|--|--|-----------------------------|
| Line of Business   |   |  | 1<br>Direct Premiums<br>Written | 2<br>Direct Premiums<br>Earned | Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | Direct Unearned<br>Premium Reserves | Direct Losses Paid<br>(deducting salvage) | Direct Losses<br>Incurred | Direct<br>Losses Unpaid | Direct Defense<br>and Cost<br>Containment<br>Expense Paid | Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | Commissions<br>and Brokerage<br>Expenses | Taxes, Licenses<br>and Fees |
| 1.   | Fire .....  |  | 4,119,819                       | 4,147,308                      |   | 2,082,996                           | 2,514,705                                 | 1,520,301                 | 645,152                 | 76,020  | 25,056  | 37,155   | 766,725                                  | 118,436                     |
| 2.1  | Allied lines .....  |  | 6,091,383                       | 6,001,924                      |   | 2,994,860                           | 1,321,511                                 | 2,103,117                 | 1,762,747               | 87,448  | 218,035   | 236,035  | 1,139,138                                | 163,180                     |
| 2.2  | Multiple peril crop .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 2.3  | Federal flood .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 2.4  | Private crop .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 3.   | Farmowners multiple peril .....                                     |  | 11,173,142                      | 9,999,956                      |   | 5,386,679                           | 5,688,490                                 | 6,028,922                 | 1,988,520               | 190,813   | 259,038   | 273,548  | 2,135,011                                | 257,222                     |
| 4.   | Homeowners multiple peril .....                                     |  | 363,743,322                     | 397,961,800                    |   | 180,474,163                         | 194,223,018                               | 176,291,596               | 68,758,480              | 6,273,772   | 4,333,389   | 7,772,004  | 70,733,170                               | 10,298,131                  |
| 5.1  | Commercial multiple peril (non-liability portion) .....             |  | 250,743,733                     | 254,490,804                    |   | 124,957,506                         | 143,202,436                               | 122,009,747               | 68,406,912              | 6,530,739   | 992,282   | 7,898,652  | 47,228,758                               | 6,478,531                   |
| 5.2  | Commercial multiple peril (liability portion) .....                 |  | 154,622,443                     | 148,895,077                    |   | 68,657,207                          | 48,213,311                                | 28,452,661                | 144,070,327             | 19,873,365  | 9,986,866   | 105,913,031  | 29,817,672                               | 4,036,082                   |
| 6.   | Mortgage guaranty .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 8.   | Ocean marine .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 9.   | Inland marine .....   |  | 40,884,384                      | 41,654,769                     |   | 19,443,132                          | 14,822,337                                | 16,803,239                | 4,018,596               | 262,531   | 430,045   | 366,872  | 8,039,932                                | 1,049,691                   |
| 10.  | Financial guaranty .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 11.  | Medical professional liability .....                                |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 12.  | Earthquake .....  |  | 7,195,498                       | 7,568,499                      |   | 3,517,523                           |   |                           |                         |   |   |  | 1,657,990                                | 173,916                     |
| 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 .....   |  | 147,319,806                     | 149,425,129                    | 1,194,653   | 59,176,941                          | 68,954,733                                | 86,047,124                | 314,976,747             | 7,858,269   | 9,411,241   | 26,460,882   | 15,518,541                               | 4,786,832                   |
| 17.1   | Other Liability - occurrence .....                                  |  | 75,436,682                      | 72,590,704                     |   | 36,087,571                          | 21,593,886                                | 13,954,154                | 74,237,686              | 3,364,817   | 4,641,106   | 31,094,317   | 13,543,306                               | 1,925,013                   |
| 17.2   | Other Liability - claims made .....                                 |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 17.3   | Excess workers' compensation .....                                  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 18.  | Products liability .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 19.1   | Private passenger auto no-fault (personal injury protection) .....  |  | 16,632,163                      | 16,693,830                     |   | 5,984,697                           | 11,751,748                                | 11,742,686                | 4,370,272               | 1,596,374   | 3,161,453   | 1,875,308  | 2,735,018                                | 337,848                     |
| 19.2   | Other private passenger auto liability .....                        |  | 316,080,363                     | 310,001,936                    |   | 126,581,295                         | 191,352,667                               | 197,728,942               | 246,062,978             | 13,508,900  | 18,893,021  | 42,828,316   | 52,608,893                               | 8,772,835                   |
| 19.3   | Commercial auto no-fault (personal injury protection) .....         |  | 3,305,256                       | 3,230,489                      |   | 1,556,850                           | 1,645,108                                 | 1,710,564                 | 2,246,338               | 151,680   | 911,177   | 891,922  | 556,223                                  | 97,370                      |
| 19.4   | Other commercial auto liability .....                               |  | 172,733,879                     | 164,330,144                    |   | 82,487,298                          | 92,228,063                                | 99,206,343                | 149,981,760             | 10,029,252  | 18,884,706  | 31,392,538   | 28,903,753                               | 4,304,133                   |
| 21.1   | Private passenger auto physical damage .....                        |  | 245,428,192                     | 242,185,195                    |   | 96,049,504                          | 146,897,443                               | 144,966,414               | 1,918,318               | 881,425   | 913,200   | 1,196,144  | 41,131,058                               | 6,411,324                   |
| 21.2   | Commercial auto physical damage .....                               |  | 91,748,206                      | 87,245,145                     |   | 43,648,116                          | 50,410,885                                | 51,435,510                | 1,247,907               | 430,748   | 567,114   | 497,368  | 15,338,282                               | 2,230,385                   |
| 22.  | Aircraft (all perils) .....   |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 23.  | Fidelity .....  |  | 1,143,309                       | 1,117,491                      |   | 547,098                             | 595,905                                   | 177,579                   | 151,430                 | 146,566   | 157,560   | 40,141   | 218,607                                  | 31,090                      |
| 24.  | Surety .....  |  | 100                             | 100                            |   | 71                                  |   | (5)                       | 14                      |   | (2)   | 7  | 2  | 4                           |
| 26.  | Burglary and theft .....  |  | 350,983                         | 366,855                        |   | 173,895                             | (1,680)                                   | (5,098)                   | 7,200                   | 129   | (188)   |  | 66,905                                   | 10,371                      |
| 27.  | Boiler and machinery .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 28.  | Credit .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 30.  | Warranty .....  |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 34.  | Aggregate write-ins for other lines of business .....               |  |                                 |                                |   |                                     |   |                           |                         |   |   |  |  |                             |
| 35.  | TOTALS (a) .....  |  | 1,908,752,662                   | 1,917,907,155                  | 1,194,653   | 859,807,405                         | 995,414,565                               | 960,173,795               | 1,084,851,384           | 71,262,846  | 73,785,100  | 258,774,238  | 332,138,983                              | 51,482,395                  |
| 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 \$ ..... and number of persons insured under indemnity only products .....

(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 2015 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

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

| 1<br><br>ID<br>Number  | 2<br><br>NAIC<br>Com-<br>pany<br>Code | 3<br><br>Name of Reinsured | 4<br><br>Domiciliary<br>Jurisdiction | 5<br><br>Assumed<br>Premium | Reinsurance On  |                                       | 8<br><br>Cols. 6 + 7 | 9<br><br>Contingent<br>Commissions<br>Payable | 10<br><br>Assumed<br>Premiums<br>Receivable | 11<br><br>Unearned<br>Premium | 12<br><br>Funds Held By or<br>Deposited With<br>Reinsured<br>Companies | 13<br><br>Letters of Credit<br>Posted | 14<br><br>Amount of Assets<br>Pledged or<br>Compensating<br>Balances to<br>Secure Letters of<br>Credit | 15<br><br>Amount of<br>Assets Pledged<br>or Collateral<br>Held in Trust |
|--|---------------------------------------|----------------------------|--------------------------------------|-----------------------------|---|---------------------------------------|----------------------|---|---|-------------------------------|--|---------------------------------------|--|---|
|  |                                       |                            |                                      |                             | 6<br><br>Paid Losses and<br>Loss Adjustment<br>Expenses | 7<br><br>Known Case<br>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  |                                       |                            |                                      |                             |   |                                       |                      |   |   |                               |  |                                       |  |   |
| 1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools |                                       |                            |                                      | 2,491                       |   | 238                                   | 238                  |   | 5,843                                       | 2,384                         |  |                                       |  |   |
| 1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools                                       |                                       |                            |                                      | 2,491                       |   | 238                                   | 238                  |   | 5,843                                       | 2,384                         |  |                                       |  |   |
| 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  |                                       |                            |                                      | 2,491                       |   | 238                                   | 238                  |   | 5,843                                       | 2,384                         |  |                                       |  |   |
| 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   |                                       |                            |                                      | 2,491                       |   | 238                                   | 238                  |   | 5,843                                       | 2,384                         |  |                                       |  |   |

## SCHEDULE F - PART 2

| 1<br>ID Number | 2<br>NAIC Company Code | 3<br>Name of Company | 4<br>Date of Contract | 5<br>Original Premium | 6<br>Reinsurance Premium |
|----------------|------------------------|----------------------|-----------------------|-----------------------|--------------------------|
|                |                        | NONE                 |                       |                       |                          |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3

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

| 1<br><br>ID<br>Number  | 2<br><br>NAIC<br>Com-<br>pany<br>Code | 3<br><br>Name of Reinsurer         | 4<br><br>Domiciliary<br>Jurisdiction | 5<br><br>Reinsurance<br>Contracts<br>Ceding 75%<br>or More of<br>Direct<br>Premiums<br>Written | 6<br><br>Reinsurance<br>Premiums<br>Ceded | Reinsurance Recoverable On |                   |   |   |                                 |                                |                                |  |  | Reinsurance Payable                    |  | 18<br><br>Net Amount<br>Recoverable<br>From<br>Reinsurers<br>Cols. 15 -<br>[16 + 17] | 19<br><br>Funds Held<br>By Company<br>Under<br>Reinsurance<br>Treaties |
|--|---------------------------------------|------------------------------------|--------------------------------------|--|---|----------------------------|-------------------|---|---|---------------------------------|--------------------------------|--------------------------------|--|--|--|--|--|--|
|  |                                       |                                    |                                      |  |   | 7<br><br>Paid<br>Losses    | 8<br><br>Paid LAE | 9<br><br>Known Case<br>Loss<br>Reserves | 10<br><br>Known Case<br>LAE<br>Reserves | 11<br><br>IBNR Loss<br>Reserves | 12<br><br>IBNR LAE<br>Reserves | 13<br><br>Unearned<br>Premiums | 14<br><br>Contingent<br>Commis-<br>sions | 15<br><br>Columns<br>7 thru 14<br>Totals | 16<br><br>Ceded<br>Balances<br>Payable | 17<br><br>Other<br>Amounts<br>Due to<br>Reinsurers |  |  |
| 38-0315280   | 18988                                 | Auto-Owners Insurance Company      | MI                                   |  | 205,352                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |
| 0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other                   |                                       |                                    |                                      |  | 205,352                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |
| 0499999. Total Authorized - Affiliates - U.S. Non-Pool                           |                                       |                                    |                                      |  | 205,352                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |
| 0799999. Total Authorized - Affiliates - Other (Non-U.S.)                        |                                       |                                    |                                      |  |   |                            |                   |   |   |                                 |                                |                                |  |  |  |  |  |  |
| 0899999. Total Authorized - Affiliates   |                                       |                                    |                                      |  | 205,352                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |
| 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  |                                       |                                    |                                      |  | 205,353                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |
| 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                            |                                       |                                    |                                      |  | 205,353                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |
| 4199999. Total Protected Cells   |                                       |                                    |                                      |  |   |                            |                   |   |   |                                 |                                |                                |  |  |  |  |  |  |
| 9999999 Totals   |                                       |                                    |                                      |  | 205,353                                   | 3,632                      | 78                | 167,776                                 | 24,286                                  | 9,883                           | 814                            | 27,753                         |  | 234,221                                  | 33,950                                 |  | 200,270  |  |

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<br>Name of Reinsurer        | 2<br>Commission Rate | 3<br>Ceded Premium |
|----|-------------------------------|----------------------|--------------------|
| 1. | Auto-Owners Insurance Company | 35.000               | 52,316             |
| 2. | Auto-Owners Insurance Company | 25.000               | 4,079              |
| 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<br>Name of Reinsurer        | 2<br>Total Recoverables | 3<br>Ceded Premiums | 4<br>Affiliated  |
|----|-------------------------------|-------------------------|---------------------|------------------|
| 1. | Auto-Owners Insurance Company | 234,221                 | 205,352             | Yes [ X ] No [ ] |
| 2. |                               |                         |                     | Yes [ ] No [ ]   |
| 3. |                               |                         |                     | Yes [ ] No [ ]   |
| 4. |                               |                         |                     | Yes [ ] No [ ]   |
| 5. |                               |                         |                     | Yes [ ] No [ ]   |



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 4

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

| 1<br><br>ID<br>Number  | 2<br><br>NAIC<br>Com-<br>pany<br>Code | 3<br><br>Name of Reinsurer    | 4<br><br>Domiciliary<br>Jurisdiction | Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses |                       |                        |                         |                        |  |                                     | 12<br><br>Percentage<br>Overdue<br>Col. 10/Col. 11 | 13<br><br>Percentage More<br>Than 120 Days<br>Overdue<br>Col. 9/Col. 11 |
|--|---------------------------------------|-------------------------------|--------------------------------------|--|-----------------------|------------------------|-------------------------|------------------------|--|-------------------------------------|--|---|
|  |                                       |                               |                                      | 5<br><br>Current   | Overdue               |                        |                         |                        |  | 11<br><br>Total Due<br>Cols. 5 + 10 |  |   |
|  |                                       |                               |                                      |  | 6<br><br>1 to 29 Days | 7<br><br>30 to 90 Days | 8<br><br>91 to 120 Days | 9<br><br>Over 120 Days | 10<br><br>Total Overdue<br>Cols. 6 + 7 + 8 + 9 |                                     |  |   |
| 38-0315280   | 18988                                 | Auto-Owners Insurance Company | MI                                   | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |
| 0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other |                                       |                               |                                      | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |
| 0499999. Total Authorized - Affiliates - U.S. Non-Pool         |                                       |                               |                                      | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |
| 0799999. Total Authorized - Affiliates - Other (Non-U.S.)      |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
| 0899999. Total Authorized - Affiliates                         |                                       |                               |                                      | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |
| 1399999. Total Authorized                                      |                                       |                               |                                      | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |
| 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          |                                       |                               |                                      | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |
| 4199999. Total Protected Cells                                 |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
|  |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
|  |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
|  |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
|  |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
|  |                                       |                               |                                      |  |                       |                        |                         |                        |  |                                     |  |   |
| 9999999 Totals   |                                       |                               |                                      | 3,710  |                       |                        |                         |                        |  | 3,710                               |  |   |

Schedule F - Part 5

NONE

Schedule F - Part 5 - Bank Footnote

NONE

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

NONE

Schedule F - Part 6 - Section 1 - Bank Footnote

NONE

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

NONE

Schedule F - Part 7 - Provision for Overdue Authorized Reinsurance

NONE

Schedule F - Part 8 - Provision for Overdue Reinsurance

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

|   | 1<br>As Reported<br>(Net of Ceded) | 2<br>Restatement<br>Adjustments | 3<br>Restated<br>(Gross of Ceded) |
|---|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Col. 3)   |                                    |                                 |                                   |
| 1. Cash and invested assets (Line 12) .....   | 3,440,973,435                      |                                 | 3,440,973,435                     |
| 2. Premiums and considerations (Line 15) .....  | 342,534,976                        |                                 | 342,534,976                       |
| 3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) ..... | 3,709,965                          | (3,709,965)                     |                                   |
| 4. Funds held by or deposited with reinsured companies (Line 16.2) .....                  |                                    |                                 |                                   |
| 5. Other assets .....   | 95,804,033                         |                                 | 95,804,033                        |
| 6. Net amount recoverable from reinsurers .....   |                                    | 200,270,096                     | 200,270,096                       |
| 7. Protected cell assets (Line 27) .....  |                                    |                                 |                                   |
| 8. Totals (Line 28) .....   | 3,883,022,410                      | 196,560,131                     | 4,079,582,540                     |
| LIABILITIES (Page 3)  |                                    |                                 |                                   |
| 9. Losses and loss adjustment expenses (Lines 1 through 3) .....                          | 1,176,452,308                      | 202,758,030                     | 1,379,210,338                     |
| 10. Taxes, expenses, and other obligations (Lines 4 through 8) .....                      | 96,426,231                         |                                 | 96,426,231                        |
| 11. Unearned premiums (Line 9) .....  | 837,973,708                        | 27,752,512                      | 865,726,221                       |
| 12. Advance premiums (Line 10) .....  | 25,645,731                         |                                 | 25,645,731                        |
| 13. Dividends declared and unpaid (Line 11.1 and 11.2) .....                              |                                    |                                 |                                   |
| 14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....         | 33,950,412                         | (33,950,412)                    |                                   |
| 15. Funds held by company under reinsurance treaties (Line 13) .....                      |                                    |                                 |                                   |
| 16. Amounts withheld or retained by company for account of others (Line 14) .....         | 5,373,459                          |                                 | 5,373,459                         |
| 17. Provision for reinsurance (Line 16) .....   |                                    |                                 |                                   |
| 18. Other liabilities .....   | 149,499,789                        |                                 | 149,499,789                       |
| 19. Total liabilities excluding protected cell business (Line 26) .....                   | 2,325,321,639                      | 196,560,131                     | 2,521,881,770                     |
| 20. Protected cell liabilities (Line 27) .....  |                                    |                                 |                                   |
| 21. Surplus as regards policyholders (Line 37)  | 1,557,700,771                      | XXX                             | 1,557,700,771                     |
| 22. Totals (Line 38)  | 3,883,022,410                      | 196,560,131                     | 4,079,582,540                     |

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ X ] No [ ]

If yes, give full explanation: Owners Insurance Company ceded 100% of the following lines to Auto Owners Insurance Company: Umbrella, Cyber Liability, Miscellaneous Professional Liability, 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 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10                                     | 11   | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded | Salvage and<br>Subrogation<br>Received | Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) |  |
|  |                                |                |                      |                                |                |  |                |                                 |                |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | 11                             |                | 49                                       |                |                                 |                | 4                                      | 60   | XXX  |
| 2. 2006.....   | 192,064                        | 19,749         | 172,315              | 115,811                        | 7,168          | 2,271                                    | 12             | 9,044                           | 286            | 1,008                                  | 119,660  | 24,910   |
| 3. 2007.....   | 205,162                        | 21,964         | 183,198              | 161,067                        | 20,131         | 2,329                                    | 35             | 12,428                          | 866            | 1,547                                  | 154,792  | 32,643   |
| 4. 2008.....   | 216,526                        | 20,851         | 195,675              | 238,261                        | 52,333         | 3,252                                    | 377            | 17,661                          | 2,797          | 2,714                                  | 203,667  | 46,870   |
| 5. 2009.....   | 242,193                        | 22,146         | 220,047              | 262,226                        | 35,887         | 3,025                                    | 28             | 19,469                          | 1,800          | 1,312                                  | 247,005  | 47,047   |
| 6. 2010.....   | 284,521                        | 25,911         | 258,610              | 284,695                        | 47,295         | 4,200                                    | 630            | 21,174                          | 2,270          | 1,695                                  | 259,874  | 49,944   |
| 7. 2011.....   | 334,924                        | 32,121         | 302,803              | 392,563                        | 149,173        | 4,629                                    | 547            | 31,857                          | 7,321          | 1,382                                  | 272,008  | 71,129   |
| 8. 2012.....   | 376,524                        | 39,996         | 336,528              | 282,961                        | 44,471         | 5,303                                    | 198            | 23,194                          | 2,385          | 1,645                                  | 264,404  | 52,244   |
| 9. 2013.....   | 406,358                        | 48,160         | 358,198              | 240,185                        | 29,035         | 4,399                                    | 219            | 20,007                          | 1,361          | 1,132                                  | 233,976  | 44,641   |
| 10. 2014.....  | 419,355                        | 57,509         | 361,846              | 245,728                        | 25,749         | 3,821                                    | 144            | 21,323                          | 1,394          | 735                                    | 243,585  | 44,407   |
| 11. 2015.....  | 408,598                        | 58,992         | 349,606              | 143,064                        | 1,913          | 2,626                                    | 4              | 12,294                          | 8              | 216                                    | 156,059  | 30,676   |
| 12. Totals   | XXX                            | XXX            | XXX                  | 2,366,572                      | 413,155        | 35,904                                   | 2,194          | 188,451                         | 20,488         | 13,390                                 | 2,155,090  | XXX  |

|               | Losses Unpaid      |        |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23    | 24     | 25    |
|---------------|--------------------|--------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-------|--------|-------|
|               | Case Basis         |        | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |       |        |       |
|               | 13                 | 14     | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |       |        |       |
|               | Direct and Assumed | Ceded  | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |       |        |       |
| 1. Prior..... | 264                | 5      |                    |       | 44                                  |       |                    |       | 6                          |       |       | 309    | 2     |
| 2. 2006.....  | 3                  |        |                    |       |                                     |       |                    |       |                            |       |       | 3      |       |
| 3. 2007.....  | (1)                |        |                    |       | (2)                                 |       |                    |       |                            |       |       | (3)    |       |
| 4. 2008.....  | 54                 | 14     |                    |       | 5                                   |       |                    |       | 1                          |       | 3     | 46     | 1     |
| 5. 2009.....  | 372                |        |                    |       | 48                                  |       |                    |       | 11                         |       | 1     | 431    | 8     |
| 6. 2010.....  | 1,024              | 282    |                    |       | 111                                 | 29    |                    |       | 27                         |       | 36    | 851    | 10    |
| 7. 2011.....  | 2,218              | 18     |                    |       | 235                                 |       |                    |       | 57                         |       | 15    | 2,492  | 37    |
| 8. 2012.....  | 2,340              | 230    |                    |       | 258                                 | 13    |                    |       | 61                         |       | 80    | 2,416  | 61    |
| 9. 2013.....  | 9,875              | 4,438  | 16                 |       | 1,086                               | 440   | 2                  |       | 258                        |       | 211   | 6,359  | 169   |
| 10. 2014..... | 13,019             | 2,114  | 37                 |       | 1,527                               | 229   | 4                  |       | 367                        |       | 1,395 | 12,611 | 926   |
| 11. 2015..... | 41,944             | 4,126  | (349)              | 3     | 4,813                               | 435   | (28)               |       | 1,134                      |       | 3,302 | 42,950 | 7,518 |
| 12. Totals    | 71,112             | 11,227 | (296)              | 3     | 8,125                               | 1,146 | (22)               |       | 1,922                      |       | 5,043 | 68,465 | 8,732 |

|               | Total<br>Losses and Loss Expenses Incurred |         |         | Loss and Loss Expense Percentage<br>(Incurred /Premiums Earned) |       |       | Nontabular Discount |                 | 34  | Net Balance Sheet<br>Reserves After Discount |                            |
|---------------|--|---------|---------|---|-------|-------|---------------------|-----------------|---|--|----------------------------|
|               | 26   | 27      | 28      | 29  | 30    | 31    | 32                  | 33              | Inter-<br>Company<br>Pooling<br>Participation<br>Percentage | 35   | 36                         |
|               | Direct<br>and<br>Assumed                   | Ceded   | Net     | Direct<br>and<br>Assumed  | Ceded | Net   | Loss                | Loss<br>Expense |   | Losses<br>Unpaid                             | Loss<br>Expenses<br>Unpaid |
|               |  |         |         |   |       |       |                     |                 |   |  |                            |
| 1. Prior..... | XXX  | XXX     | XXX     | XXX   | XXX   | XXX   |                     |                 | XXX   | 259  | 50                         |
| 2. 2006.....  | 127,129                                    | 7,466   | 119,663 | 66.2  | 37.8  | 69.4  |                     |                 |   | 3  |                            |
| 3. 2007.....  | 175,821                                    | 21,032  | 154,789 | 85.7  | 95.8  | 84.5  |                     |                 |   | (1)  | (2)                        |
| 4. 2008.....  | 259,234                                    | 55,521  | 203,713 | 119.7   | 266.3 | 104.1 |                     |                 |   | 40   | 7                          |
| 5. 2009.....  | 285,151                                    | 37,715  | 247,436 | 117.7   | 170.3 | 112.4 |                     |                 |   | 372  | 59                         |
| 6. 2010.....  | 311,231                                    | 50,506  | 260,725 | 109.4   | 194.9 | 100.8 |                     |                 |   | 742  | 109                        |
| 7. 2011.....  | 431,559                                    | 157,059 | 274,500 | 128.9   | 489.0 | 90.7  |                     |                 |   | 2,200  | 292                        |
| 8. 2012.....  | 314,117                                    | 47,297  | 266,820 | 83.4  | 118.3 | 79.3  |                     |                 |   | 2,110  | 307                        |
| 9. 2013.....  | 275,828                                    | 35,493  | 240,335 | 67.9  | 73.7  | 67.1  |                     |                 |   | 5,453  | 905                        |
| 10. 2014..... | 285,826                                    | 29,630  | 256,196 | 68.2  | 51.5  | 70.8  |                     |                 |   | 10,941                                       | 1,669                      |
| 11. 2015..... | 205,498                                    | 6,489   | 199,009 | 50.3  | 11.0  | 56.9  |                     |                 |   | 37,466                                       | 5,485                      |
| 12. Totals    | XXX  | XXX     | XXX     | XXX   | XXX   | XXX   |                     |                 | XXX   | 59,585                                       | 8,881                      |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | (8)                            | 442            | 5  | 58             |                                 |                | 11   | (503)  | XXX  |
| 2. 2006.....   | 169,194                        | 12,977         | 156,217              | 106,420                        | 337            | 4,994                                    | 18             | 5,673                           |                | 2,598  | 116,732  | 22,736   |
| 3. 2007.....   | 171,872                        | 13,835         | 158,037              | 121,005                        | 3,102          | 5,607                                    | 503            | 5,640                           |                | 3,515  | 128,647  | 25,090   |
| 4. 2008.....   | 181,554                        | 13,162         | 168,392              | 136,844                        | 1,182          | 6,720                                    | 179            | 5,707                           |                | 2,878  | 147,910  | 26,599   |
| 5. 2009.....   | 200,870                        | 13,116         | 187,754              | 152,713                        | 979            | 7,615                                    | 8              | 6,504                           |                | 4,041  | 165,845  | 29,303   |
| 6. 2010.....   | 232,616                        | 13,654         | 218,962              | 175,320                        | 1,755          | 8,538                                    | 5              | 7,745                           |                | 5,572  | 189,843  | 33,325   |
| 7. 2011.....   | 267,999                        | 14,739         | 253,260              | 187,607                        | 532            | 9,506                                    | 132            | 8,451                           |                | 5,153  | 204,900  | 35,417   |
| 8. 2012.....   | 289,693                        | 15,961         | 273,732              | 191,913                        | 787            | 8,952                                    | 13             | 9,572                           |                | 4,108  | 209,637  | 35,452   |
| 9. 2013.....   | 301,412                        | 15,070         | 286,342              | 165,803                        |                | 7,806                                    |                | 9,289                           |                | 3,680  | 182,898  | 36,107   |
| 10. 2014.....  | 311,978                        | 14,039         | 297,939              | 143,172                        | 700            | 3,660                                    | 2              | 9,283                           |                | 3,160  | 155,413  | 35,892   |
| 11. 2015.....  | 326,696                        | 13,067         | 313,629              | 87,437                         |                | 842                                      | 35             | 7,897                           |                | 1,460  | 96,141   | 34,302   |
| 12. Totals   | XXX                            | XXX            | XXX                  | 1,468,226                      | 9,816          | 64,245                                   | 953            | 75,761                          |                | 36,176   | 1,597,463  | XXX  |

|               | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23<br><br>Salvage and Subrogation Anticipated | 24<br><br>Total Net Losses and Expenses Unpaid | 25<br><br>Number of Claims Outstanding Direct and Assumed |
|---------------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|---|--|---|
|               | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |   |  |   |
|               | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |   |  |   |
|               | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |   |  |   |
| 1. Prior..... | 17                 | 9     |                    |       | 6                                   | 3     |                    |       |                            |       |   | 11   | 3   |
| 2. 2006.....  | 527                | 81    | (167)              |       | 78                                  | 12    | (63)               |       | 2                          |       | 1   | 284  | 3   |
| 3. 2007.....  | 51                 |       | (162)              |       | 9                                   |       | (61)               |       | (10)                       |       | 3   | (173)  | 2   |
| 4. 2008.....  | 1,425              | 500   | (221)              |       | 248                                 | 93    | (84)               |       | 25                         |       | 11  | 800  | 12  |
| 5. 2009.....  | 3,619              |       | (261)              |       | 630                                 |       | (100)              |       | 89                         |       | 41  | 3,977  | 32  |
| 6. 2010.....  | 4,152              |       | (231)              |       | 706                                 |       | (89)               |       | 106                        |       | 95  | 4,644  | 64  |
| 7. 2011.....  | 8,835              |       | (220)              |       | 1,602                               |       | (85)               |       | 255                        |       | 446   | 10,387   | 164   |
| 8. 2012.....  | 18,687             |       | (209)              |       | 3,429                               |       | (84)               |       | 551                        |       | 666   | 22,374   | 357   |
| 9. 2013.....  | 35,019             | 626   | (124)              |       | 6,260                               | 90    | (76)               |       | 1,028                      |       | 1,159   | 41,391   | 887   |
| 10. 2014..... | 53,901             | 1,664 | 7,007              |       | 10,130                              | 308   | 1,130              |       | 1,934                      |       | 2,949   | 72,130   | 2,072   |
| 11. 2015..... | 68,843             | 2,126 | 49,945             |       | 13,268                              | 349   | 7,851              |       | 4,033                      |       | 2,869   | 141,465  | 8,891   |
| 12. Totals    | 195,076            | 5,006 | 55,357             |       | 36,366                              | 855   | 8,339              |       | 8,013                      |       | 8,240   | 297,290  | 12,487  |

|               | Total Losses and Loss Expenses Incurred |             |           | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |             |           | Nontabular Discount |                    | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                            |
|---------------|---|-------------|-----------|--|-------------|-----------|---------------------|--------------------|--|---|----------------------------|
|               | 26<br>Direct and Assumed                | 27<br>Ceded | 28<br>Net | 29<br>Direct and Assumed                                     | 30<br>Ceded | 31<br>Net | 32<br>Loss          | 33<br>Loss Expense |  | 35<br>Losses Unpaid                       | 36<br>Loss Expenses Unpaid |
|               |   |             |           |  |             |           |                     |                    |  |   |                            |
| 1. Prior..... | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 8   | 3                          |
| 2. 2006.....  | 117,464                                 | 448         | 117,016   | 69.4   | 3.5         | 74.9      |                     |                    |  | 279                                       | 5                          |
| 3. 2007.....  | 132,079                                 | 3,605       | 128,474   | 76.8   | 26.1        | 81.3      |                     |                    |  | (111)                                     | (63)                       |
| 4. 2008.....  | 150,664                                 | 1,954       | 148,710   | 83.0   | 14.8        | 88.3      |                     |                    |  | 704                                       | 96                         |
| 5. 2009.....  | 170,809                                 | 987         | 169,822   | 85.0   | 7.5         | 90.4      |                     |                    |  | 3,358                                     | 619                        |
| 6. 2010.....  | 196,247                                 | 1,760       | 194,487   | 84.4   | 12.9        | 88.8      |                     |                    |  | 3,921                                     | 723                        |
| 7. 2011.....  | 215,951                                 | 664         | 215,287   | 80.6   | 4.5         | 85.0      |                     |                    |  | 8,615                                     | 1,772                      |
| 8. 2012.....  | 232,811                                 | 800         | 232,011   | 80.4   | 5.0         | 84.8      |                     |                    |  | 18,478                                    | 3,896                      |
| 9. 2013.....  | 225,005                                 | 716         | 224,289   | 74.7   | 4.8         | 78.3      |                     |                    |  | 34,269                                    | 7,122                      |
| 10. 2014..... | 230,217                                 | 2,674       | 227,543   | 73.8   | 19.0        | 76.4      |                     |                    |  | 59,244                                    | 12,887                     |
| 11. 2015..... | 240,116                                 | 2,510       | 237,606   | 73.5   | 19.2        | 75.8      |                     |                    |  | 116,661                                   | 24,804                     |
| 12. Totals    | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 245,426                                   | 51,864                     |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | 179                            |                | 53                                       |                | 4                               |                |  | 236  | XXX  |
| 2. 2006.....   | 88,736                         | 6,806          | 81,930               | 49,156                         | 6,100          | 4,025                                    | 380            | 2,317                           | 1              | 686  | 49,017   | 6,231  |
| 3. 2007.....   | 92,824                         | 7,472          | 85,352               | 51,895                         | 7,394          | 5,500                                    | 943            | 2,241                           | 1              | 957  | 51,298   | 6,829  |
| 4. 2008.....   | 95,208                         | 6,903          | 88,305               | 55,211                         | 8,365          | 4,873                                    | 245            | 2,335                           | 3              | 707  | 53,806   | 6,790  |
| 5. 2009.....   | 98,686                         | 6,453          | 92,233               | 60,265                         | 6,299          | 7,262                                    | 952            | 2,467                           |                | 894  | 62,743   | 6,943  |
| 6. 2010.....   | 105,329                        | 6,186          | 99,143               | 63,543                         | 4,574          | 7,216                                    | 272            | 2,790                           |                | 819  | 68,703   | 7,780  |
| 7. 2011.....   | 114,372                        | 6,286          | 108,086              | 70,722                         | 1,657          | 6,775                                    | 238            | 3,028                           |                | 922  | 78,630   | 8,510  |
| 8. 2012.....   | 124,391                        | 6,849          | 117,542              | 66,102                         | 494            | 5,610                                    | 42             | 3,404                           |                | 1,219  | 74,580   | 8,474  |
| 9. 2013.....   | 136,845                        | 6,840          | 130,005              | 63,937                         | 779            | 4,430                                    | 222            | 3,505                           |                | 949  | 70,871   | 9,416  |
| 10. 2014.....  | 148,576                        | 6,684          | 141,892              | 48,011                         | 58             | 2,070                                    | 2              | 3,480                           |                | 988  | 53,501   | 10,000   |
| 11. 2015.....  | 167,563                        | 6,699          | 160,864              | 31,148                         | 31             | 457                                      | 1              | 3,303                           |                | 552  | 34,876   | 9,733  |
| 12. Totals   | XXX                            | XXX            | XXX                  | 560,169                        | 35,751         | 48,271                                   | 3,297          | 28,874                          | 5              | 8,693  | 598,261  | XXX  |

|               | Losses Unpaid      |        |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23    | 24      | 25    |
|---------------|--------------------|--------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-------|---------|-------|
|               | Case Basis         |        | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |       |         |       |
|               | 13                 | 14     | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |       |         |       |
|               | Direct and Assumed | Ceded  | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |       |         |       |
| 1. Prior..... | (16)               |        |                    |       |                                     |       |                    |       |                            |       | 16    | (16)    |       |
| 2. 2006.....  | 360                |        | 128                |       | 85                                  |       | 48                 |       | 25                         |       |       | 646     | 3     |
| 3. 2007.....  | 950                | 750    | 126                |       | 147                                 | 108   | 47                 |       | 45                         |       |       | 457     | 4     |
| 4. 2008.....  | 111                |        | 171                |       | 29                                  |       | 64                 |       | 24                         |       | 19    | 399     | 2     |
| 5. 2009.....  | 3,749              | 2,993  | 202                |       | 854                                 | 547   | 76                 |       | 148                        |       | 21    | 1,489   | 16    |
| 6. 2010.....  | 5,712              | 2,756  | 183                |       | 1,003                               | 398   | 68                 |       | 208                        |       | 50    | 4,020   | 25    |
| 7. 2011.....  | 5,268              | 282    | 176                |       | 1,198                               | 52    | 65                 |       | 195                        |       | 184   | 6,568   | 70    |
| 8. 2012.....  | 8,717              |        | 177                |       | 1,944                               |       | 65                 |       | 322                        |       | 573   | 11,225  | 157   |
| 9. 2013.....  | 23,189             | 1,372  | 208                |       | 5,051                               | 246   | 68                 |       | 797                        |       | 318   | 27,695  | 357   |
| 10. 2014..... | 35,614             | 1,329  | 4,666              |       | 8,069                               | 246   | 898                |       | 1,384                      |       | 638   | 49,056  | 782   |
| 11. 2015..... | 32,066             | 1,357  | 30,475             |       | 6,934                               | 240   | 5,570              |       | 2,474                      |       | 620   | 75,922  | 2,506 |
| 12. Totals    | 115,720            | 10,839 | 36,512             |       | 25,314                              | 1,837 | 6,969              |       | 5,622                      |       | 2,439 | 177,461 | 3,922 |

|               | Total Losses and Loss Expenses Incurred |             |           | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |             |           | Nontabular Discount |                    | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                            |
|---------------|---|-------------|-----------|--|-------------|-----------|---------------------|--------------------|--|---|----------------------------|
|               | 26<br>Direct and Assumed                | 27<br>Ceded | 28<br>Net | 29<br>Direct and Assumed                                     | 30<br>Ceded | 31<br>Net | 32<br>Loss          | 33<br>Loss Expense |  | 35<br>Losses Unpaid                       | 36<br>Loss Expenses Unpaid |
|               |   |             |           |  |             |           |                     |                    |  |   |                            |
| 1. Prior..... | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | (16)                                      |                            |
| 2. 2006.....  | 56,144                                  | 6,481       | 49,663    | 63.3   | 95.2        | 60.6      |                     |                    |  | 488                                       | 158                        |
| 3. 2007.....  | 60,951                                  | 9,196       | 51,755    | 65.7   | 123.1       | 60.6      |                     |                    |  | 325                                       | 131                        |
| 4. 2008.....  | 62,818                                  | 8,613       | 54,205    | 66.0   | 124.8       | 61.4      |                     |                    |  | 282                                       | 118                        |
| 5. 2009.....  | 75,023                                  | 10,791      | 64,232    | 76.0   | 167.2       | 69.6      |                     |                    |  | 958                                       | 531                        |
| 6. 2010.....  | 80,723                                  | 8,000       | 72,723    | 76.6   | 129.3       | 73.4      |                     |                    |  | 3,139                                     | 881                        |
| 7. 2011.....  | 87,427                                  | 2,229       | 85,198    | 76.4   | 35.5        | 78.8      |                     |                    |  | 5,162                                     | 1,406                      |
| 8. 2012.....  | 86,341                                  | 536         | 85,805    | 69.4   | 7.8         | 73.0      |                     |                    |  | 8,894                                     | 2,332                      |
| 9. 2013.....  | 101,185                                 | 2,619       | 98,566    | 73.9   | 38.3        | 75.8      |                     |                    |  | 22,026                                    | 5,671                      |
| 10. 2014..... | 104,192                                 | 1,635       | 102,557   | 70.1   | 24.5        | 72.3      |                     |                    |  | 38,951                                    | 10,105                     |
| 11. 2015..... | 112,427                                 | 1,629       | 110,798   | 67.1   | 24.3        | 68.9      |                     |                    |  | 61,184                                    | 14,739                     |
| 12. Totals    | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 141,393                                   | 36,072                     |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
|  |                                |                |                      |                                |                |  |                |                                 |                |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | 1,799                          | 1,512          | 185                                      | 136            | 45                              |                |  | 381  | XXX  |
| 2. 2006.....   | 101,210                        | 8,801          | 92,409               | 65,334                         | 8,671          | 5,278                                    | 714            | 2,732                           |                | 388  | 63,959   | 6,348  |
| 3. 2007.....   | 119,419                        | 10,888         | 108,531              | 77,614                         | 6,693          | 6,733                                    | 504            | 2,836                           | 1              | 804  | 79,985   | 6,668  |
| 4. 2008.....   | 120,521                        | 10,248         | 110,273              | 85,385                         | 8,222          | 6,652                                    | 436            | 2,955                           | 14             | 453  | 86,320   | 6,613  |
| 5. 2009.....   | 113,314                        | 8,629          | 104,685              | 67,589                         | 2,520          | 5,751                                    | 206            | 2,713                           |                | 755  | 73,327   | 5,779  |
| 6. 2010.....   | 112,232                        | 7,636          | 104,596              | 66,912                         | 1,142          | 6,044                                    | 29             | 2,812                           |                | 809  | 74,597   | 6,202  |
| 7. 2011.....   | 120,555                        | 7,698          | 112,857              | 69,826                         |                | 7,059                                    |                | 2,880                           |                | 567  | 79,765   | 6,229  |
| 8. 2012.....   | 122,355                        | 8,095          | 114,260              | 52,286                         | 302            | 5,557                                    | 2              | 2,731                           |                | 238  | 60,270   | 5,816  |
| 9. 2013.....   | 134,512                        | 8,271          | 126,241              | 54,811                         | 2,678          | 5,161                                    | 80             | 2,835                           |                | 255  | 60,049   | 5,633  |
| 10. 2014.....  | 142,676                        | 8,181          | 134,495              | 41,451                         | 160            | 3,834                                    | 6              | 2,788                           |                | 177  | 47,907   | 5,491  |
| 11. 2015.....  | 149,425                        | 7,804          | 141,621              | 15,178                         |                | 1,182                                    |                | 1,936                           |                | 6  | 18,296   | 4,874  |
| 12. Totals   | XXX                            | XXX            | XXX                  | 598,185                        | 31,900         | 53,436                                   | 2,113          | 27,263                          | 15             | 4,452  | 644,856  | XXX  |

|               | Losses Unpaid      |        |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23                                  | 24                                   | 25  |
|---------------|--------------------|--------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-------------------------------------|--------------------------------------|---|
|               | Case Basis         |        | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       | Salvage and Subrogation Anticipated | Total Net Losses and Expenses Unpaid | Number of Claims Outstanding Direct and Assumed |
|               | 13                 | 14     | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |                                     |                                      |   |
|               | Direct and Assumed | Ceded  | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |                                     |                                      |   |
| 1. Prior..... | 23,537             | 21,360 |                    |       | 1,971                               | 1,786 |                    |       | 178                        |       | 55                                  | 2,540                                | 144   |
| 2. 2006.....  | 9,687              | 8,440  | 2,304              | 4     | 840                                 | 726   | 212                |       | 174                        |       | 125                                 | 4,047                                | 37  |
| 3. 2007.....  | 13,273             | 10,735 | 3,248              | 7     | 1,110                               | 882   | 295                |       | 256                        |       | 144                                 | 6,558                                | 55  |
| 4. 2008.....  | 12,595             | 6,613  | 3,959              | 7     | 1,096                               | 536   | 365                |       | 280                        |       | 480                                 | 11,139                               | 78  |
| 5. 2009.....  | 9,708              | 4,434  | 4,423              | 7     | 783                                 | 350   | 410                |       | 291                        |       | 170                                 | 10,824                               | 67  |
| 6. 2010.....  | 11,789             | 2,904  | 5,435              | 11    | 955                                 | 216   | 498                | 1     | 371                        |       | 603                                 | 15,916                               | 103   |
| 7. 2011.....  | 17,854             | 3,454  | 8,415              | 17    | 1,477                               | 278   | 770                | 1     | 555                        |       | 649                                 | 25,321                               | 186   |
| 8. 2012.....  | 12,988             | 3,804  | 13,194             | 46    | 1,116                               | 360   | 1,152              | 3     | 776                        |       | 851                                 | 25,013                               | 194   |
| 9. 2013.....  | 17,609             | 4,990  | 19,778             | 92    | 1,473                               | 396   | 1,659              | 5     | 1,220                      |       | 1,673                               | 36,256                               | 354   |
| 10. 2014..... | 30,481             | 8,244  | 31,876             | 193   | 2,701                               | 773   | 2,540              | 11    | 2,042                      |       | 3,316                               | 60,419                               | 748   |
| 11. 2015..... | 26,228             |        | 36,594             | 280   | 2,295                               |       | 2,743              | 17    | 2,349                      |       | 1,744                               | 69,912                               | 2,132   |
| 12. Totals    | 185,749            | 74,978 | 129,226            | 664   | 15,817                              | 6,303 | 10,644             | 38    | 8,492                      |       | 9,810                               | 267,945                              | 4,098   |

|               | Total Losses and Loss Expenses Incurred |        |         | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |       |      | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|---|--------|---------|--|-------|------|---------------------|--------------|--|---|----------------------|
|               | 26                                      | 27     | 28      | 29   | 30    | 31   | 32                  | 33           |  | 35  | 36                   |
|               | Direct and Assumed                      | Ceded  | Net     | Direct and Assumed   | Ceded | Net  | Loss                | Loss Expense |  | Losses Unpaid                             | Loss Expenses Unpaid |
|               |   |        |         |  |       |      |                     |              |  |   |                      |
| 1. Prior..... | XXX                                     | XXX    | XXX     | XXX  | XXX   | XXX  |                     |              | XXX  | 2,177                                     | 362                  |
| 2. 2006.....  | 86,561                                  | 18,555 | 68,006  | 85.5   | 210.8 | 73.6 |                     |              |  | 3,547                                     | 500                  |
| 3. 2007.....  | 105,365                                 | 18,822 | 86,543  | 88.2   | 172.9 | 79.7 |                     |              |  | 5,779                                     | 779                  |
| 4. 2008.....  | 113,287                                 | 15,828 | 97,459  | 94.0   | 154.4 | 88.4 |                     |              |  | 9,934                                     | 1,204                |
| 5. 2009.....  | 91,668                                  | 7,517  | 84,151  | 80.9   | 87.1  | 80.4 |                     |              |  | 9,689                                     | 1,134                |
| 6. 2010.....  | 94,816                                  | 4,303  | 90,513  | 84.5   | 56.4  | 86.5 |                     |              |  | 14,309                                    | 1,608                |
| 7. 2011.....  | 108,836                                 | 3,750  | 105,086 | 90.3   | 48.7  | 93.1 |                     |              |  | 22,797                                    | 2,523                |
| 8. 2012.....  | 89,800                                  | 4,517  | 85,283  | 73.4   | 55.8  | 74.6 |                     |              |  | 22,332                                    | 2,681                |
| 9. 2013.....  | 104,546                                 | 8,241  | 96,305  | 77.7   | 99.6  | 76.3 |                     |              |  | 32,305                                    | 3,950                |
| 10. 2014..... | 117,713                                 | 9,387  | 108,326 | 82.5   | 114.7 | 80.5 |                     |              |  | 53,920                                    | 6,499                |
| 11. 2015..... | 88,505                                  | 297    | 88,208  | 59.2   | 3.8   | 62.3 |                     |              |  | 62,541                                    | 7,371                |
| 12. Totals    | XXX                                     | XXX    | XXX     | XXX  | XXX   | XXX  |                     |              | XXX  | 239,330                                   | 28,611               |



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | 3,270                          | 1,227          | 1,794                                    | (180)          | 83                              |                | 24   | 4,100  | XXX  |
| 2. 2006.....   | 263,509                        | 26,315         | 237,194              | 117,755                        | 10,926         | 16,210                                   | 650            | 8,229                           | 248            | 1,505  | 130,370  | 11,448   |
| 3. 2007.....   | 266,231                        | 28,169         | 238,062              | 126,058                        | 15,382         | 16,800                                   | 834            | 7,798                           | 233            | 1,806  | 134,207  | 12,107   |
| 4. 2008.....   | 257,710                        | 25,832         | 231,878              | 166,487                        | 27,283         | 18,820                                   | 1,193          | 10,110                          | 876            | 1,999  | 166,065  | 14,622   |
| 5. 2009.....   | 251,772                        | 24,444         | 227,328              | 147,399                        | 18,272         | 17,373                                   | 355            | 9,403                           | 552            | 1,806  | 154,996  | 13,867   |
| 6. 2010.....   | 261,355                        | 25,152         | 236,203              | 186,933                        | 38,812         | 17,361                                   | 1,907          | 11,628                          | 967            | 2,188  | 174,236  | 15,701   |
| 7. 2011.....   | 283,274                        | 27,824         | 255,450              | 262,857                        | 95,403         | 16,987                                   | 879            | 16,969                          | 3,105          | 1,768  | 197,426  | 17,927   |
| 8. 2012.....   | 311,449                        | 34,214         | 277,235              | 163,806                        | 28,837         | 13,416                                   | 357            | 12,501                          | 1,435          | 1,357  | 159,094  | 14,299   |
| 9. 2013.....   | 352,114                        | 40,549         | 311,565              | 127,776                        | 8,705          | 10,715                                   | 220            | 9,209                           | 217            | 1,291  | 138,558  | 13,764   |
| 10. 2014.....  | 383,641                        | 47,821         | 335,820              | 178,058                        | 34,440         | 7,093                                    | 406            | 12,784                          | 596            | 1,579  | 162,493  | 14,123   |
| 11. 2015.....  | 404,216                        | 51,371         | 352,845              | 89,642                         | 3,281          | 2,507                                    | 64             | 8,623                           | 26             | 477  | 97,401   | 10,873   |
| 12. Totals   | XXX                            | XXX            | XXX                  | 1,570,041                      | 282,568        | 139,076                                  | 6,685          | 107,337                         | 8,255          | 15,800   | 1,518,946  | XXX  |

|               | Losses Unpaid      |        |                    |       | Defense and Cost Containment Unpaid |        |                    |       | Adjusting and Other Unpaid |       | 23    | 24      | 25    |
|---------------|--------------------|--------|--------------------|-------|-------------------------------------|--------|--------------------|-------|----------------------------|-------|-------|---------|-------|
|               | Case Basis         |        | Bulk + IBNR        |       | Case Basis                          |        | Bulk + IBNR        |       |                            |       |       |         |       |
|               | 13                 | 14     | 15                 | 16    | 17                                  | 18     | 19                 | 20    | 21                         | 22    |       |         |       |
|               | Direct and Assumed | Ceded  | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded  | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |       |         |       |
| 1. Prior..... | 4,266              | 2,628  |                    |       | 3,172                               | 1,761  |                    |       | 152                        |       | 417   | 3,201   | 129   |
| 2. 2006.....  | 2,088              | 1,000  | 160                | 1     | 1,578                               | 728    | 117                | 1     | 77                         |       | 45    | 2,290   | 54    |
| 3. 2007.....  | 1,514              | 172    | 321                | 2     | 1,081                               | 125    | 233                | 2     | 64                         |       | 53    | 2,912   | 40    |
| 4. 2008.....  | 5,386              | 1,147  | 353                | 2     | 3,993                               | 834    | 257                | 2     | 202                        |       | 103   | 8,206   | 241   |
| 5. 2009.....  | 6,934              | 3,111  | 582                | 4     | 4,967                               | 2,248  | 423                | 3     | 253                        |       | 147   | 7,793   | 70    |
| 6. 2010.....  | 4,804              | 1,277  | 933                | 6     | 3,574                               | 929    | 679                | 5     | 205                        |       | 298   | 7,978   | 72    |
| 7. 2011.....  | 11,356             | 2,549  | 1,319              | 9     | 6,147                               | 609    | 960                | 6     | 405                        |       | 640   | 17,014  | 144   |
| 8. 2012.....  | 19,377             | 3,460  | 1,994              | 13    | 11,563                              | 903    | 1,451              | 10    | 694                        |       | 514   | 30,693  | 263   |
| 9. 2013.....  | 27,355             | 3,915  | 4,101              | 28    | 16,646                              | 1,383  | 2,943              | 20    | 1,042                      |       | 557   | 46,741  | 519   |
| 10. 2014..... | 33,007             | 7,674  | 11,848             | 103   | 16,766                              | 1,488  | 7,424              | 64    | 1,584                      |       | 3,263 | 61,300  | 1,030 |
| 11. 2015..... | 45,135             | 3,843  | 29,688             | 319   | 14,087                              | 443    | 15,778             | 179   | 2,620                      |       | 3,817 | 102,524 | 3,699 |
| 12. Totals    | 161,222            | 30,776 | 51,299             | 487   | 83,574                              | 11,451 | 30,265             | 292   | 7,298                      |       | 9,854 | 290,652 | 6,261 |

|               | Total Losses and Loss Expenses Incurred |             |           | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |             |           | Nontabular Discount |                    | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                            |
|---------------|---|-------------|-----------|--|-------------|-----------|---------------------|--------------------|--|---|----------------------------|
|               | 26<br>Direct and Assumed                | 27<br>Ceded | 28<br>Net | 29<br>Direct and Assumed                                     | 30<br>Ceded | 31<br>Net | 32<br>Loss          | 33<br>Loss Expense |  | 35<br>Losses Unpaid                       | 36<br>Loss Expenses Unpaid |
|               |   |             |           |  |             |           |                     |                    |  |   |                            |
| 1. Prior..... | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 1,638                                     | 1,563                      |
| 2. 2006.....  | 146,214                                 | 13,554      | 132,660   | 55.5   | 51.5        | 55.9      |                     |                    |  | 1,247                                     | 1,044                      |
| 3. 2007.....  | 153,869                                 | 16,750      | 137,119   | 57.8   | 59.5        | 57.6      |                     |                    |  | 1,660                                     | 1,251                      |
| 4. 2008.....  | 205,608                                 | 31,337      | 174,271   | 79.8   | 121.3       | 75.2      |                     |                    |  | 4,590                                     | 3,616                      |
| 5. 2009.....  | 187,334                                 | 24,545      | 162,789   | 74.4   | 100.4       | 71.6      |                     |                    |  | 4,401                                     | 3,393                      |
| 6. 2010.....  | 226,117                                 | 43,903      | 182,214   | 86.5   | 174.6       | 77.1      |                     |                    |  | 4,454                                     | 3,524                      |
| 7. 2011.....  | 317,000                                 | 102,560     | 214,440   | 111.9  | 368.6       | 83.9      |                     |                    |  | 10,117                                    | 6,896                      |
| 8. 2012.....  | 224,802                                 | 35,015      | 189,787   | 72.2   | 102.3       | 68.5      |                     |                    |  | 17,899                                    | 12,794                     |
| 9. 2013.....  | 199,787                                 | 14,488      | 185,299   | 56.7   | 35.7        | 59.5      |                     |                    |  | 27,513                                    | 19,228                     |
| 10. 2014..... | 268,564                                 | 44,771      | 223,793   | 70.0   | 93.6        | 66.6      |                     |                    |  | 37,078                                    | 24,222                     |
| 11. 2015..... | 208,080                                 | 8,155       | 199,925   | 51.5   | 15.9        | 56.7      |                     |                    |  | 70,661                                    | 31,862                     |
| 12. Totals    | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 181,258                                   | 109,393                    |

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 2015 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | 254                            | 1              | 187                                      | 13             | 6                               |                |  | 433  | XXX  |
| 2. 2006.....   | 27,701                         | 6,998          | 20,703               | 10,015                         | 2,033          | 3,075                                    | 161            | 415                             | 1              | 83   | 11,310   | 782  |
| 3. 2007.....   | 31,039                         | 9,680          | 21,359               | 9,287                          | 3,174          | 2,621                                    | 682            | 465                             | 3              | 52   | 8,514  | 763  |
| 4. 2008.....   | 31,546                         | 12,451         | 19,095               | 13,943                         | 6,796          | 1,620                                    | 24             | 504                             | 1              | 29   | 9,246  | 799  |
| 5. 2009.....   | 33,002                         | 16,195         | 16,807               | 8,815                          | 4,599          | 1,938                                    | 118            | 444                             |                | 43   | 6,480  | 853  |
| 6. 2010.....   | 37,638                         | 21,025         | 16,613               | 14,013                         | 9,389          | 1,490                                    | 442            | 635                             | 3              | 64   | 6,304  | 882  |
| 7. 2011.....   | 44,857                         | 26,128         | 18,729               | 14,611                         | 9,570          | 1,483                                    | 53             | 636                             | 2              | 50   | 7,105  | 920  |
| 8. 2012.....   | 50,894                         | 30,225         | 20,669               | 13,886                         | 8,672          | 2,021                                    | 54             | 865                             | 1              | 357  | 8,045  | 909  |
| 9. 2013.....   | 58,561                         | 34,519         | 24,042               | 14,323                         | 10,513         | 1,377                                    | 96             | 851                             |                | 54   | 5,942  | 876  |
| 10. 2014.....  | 65,841                         | 39,059         | 26,782               | 5,885                          | 2,003          | 883                                      | 70             | 528                             |                | 46   | 5,223  | 950  |
| 11. 2015.....  | 72,591                         | 42,679         | 29,912               | 1,442                          | 4              | 174                                      | 2              | 553                             |                | 26   | 2,163  | 788  |
| 12. Totals   | XXX                            | XXX            | XXX                  | 106,474                        | 56,754         | 16,869                                   | 1,715          | 5,902                           | 11             | 804  | 70,765   | XXX  |

|               | Losses Unpaid      |        |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23  | 24     | 25  |
|---------------|--------------------|--------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-----|--------|-----|
|               | Case Basis         |        | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |     |        |     |
|               | 13                 | 14     | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |     |        |     |
|               | Direct and Assumed | Ceded  | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |     |        |     |
| 1. Prior..... | 1,168              | 518    |                    |       | 1,274                               | 547   |                    |       | 38                         |       | 16  | 1,415  | 44  |
| 2. 2006.....  | 182                |        | 259                | 2     | 202                                 |       | 283                | 2     | 19                         |       | 4   | 941    | 12  |
| 3. 2007.....  | 991                | 735    | 259                | 2     | 1,088                               | 802   | 283                | 2     | 45                         |       | 9   | 1,125  | 11  |
| 4. 2008.....  | 254                |        | 275                | 2     | 201                                 |       | 300                | 3     | 20                         |       | 5   | 1,045  | 9   |
| 5. 2009.....  | 11,621             | 10,992 | 388                | 3     | 830                                 | 418   | 424                | 4     | 502                        |       | 2   | 2,348  | 11  |
| 6. 2010.....  | 831                | 761    | 507                | 4     | 103                                 | 30    | 553                | 5     | 60                         |       | 9   | 1,254  | 17  |
| 7. 2011.....  | 2,807              | 2,054  | 952                | 8     | 634                                 | 78    | 1,039              | 9     | 158                        |       | 5   | 3,441  | 27  |
| 8. 2012.....  | 6,603              | 3,862  | 1,335              | 11    | 2,373                               | 149   | 1,458              | 12    | 321                        |       | 30  | 8,056  | 58  |
| 9. 2013.....  | 11,515             | 9,786  | 3,032              | 26    | 1,453                               | 375   | 3,300              | 28    | 620                        |       | 30  | 9,705  | 83  |
| 10. 2014..... | 6,958              | 4,226  | 4,903              | 1,092 | 1,981                               | 162   | 3,755              | 70    | 511                        |       | 88  | 12,558 | 202 |
| 11. 2015..... | 4,144              | 1,108  | 15,253             | 7,495 | 2,268                               | 48    | 7,295              | 338   | 916                        |       | 50  | 20,887 | 335 |
| 12. Totals    | 47,074             | 34,042 | 27,163             | 8,645 | 12,407                              | 2,609 | 18,690             | 473   | 3,210                      |       | 248 | 62,775 | 809 |

|               | Total Losses and Loss Expenses Incurred |        |        | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |       |      | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|---|--------|--------|--|-------|------|---------------------|--------------|--|---|----------------------|
|               | 26                                      | 27     | 28     | 29   | 30    | 31   | 32                  | 33           |  | 35  | 36                   |
|               | Direct and Assumed                      | Ceded  | Net    | Direct and Assumed   | Ceded | Net  | Loss                | Loss Expense |  | Losses Unpaid                             | Loss Expenses Unpaid |
| 1. Prior..... | XXX                                     | XXX    | XXX    | XXX  | XXX   | XXX  |                     |              | XXX  | 650                                       | 765                  |
| 2. 2006.....  | 14,450                                  | 2,199  | 12,251 | 52.2   | 31.4  | 59.2 |                     |              |  | 439                                       | 501                  |
| 3. 2007.....  | 15,039                                  | 5,400  | 9,639  | 48.5   | 55.8  | 45.1 |                     |              |  | 513                                       | 611                  |
| 4. 2008.....  | 17,117                                  | 6,826  | 10,291 | 54.3   | 54.8  | 53.9 |                     |              |  | 526                                       | 519                  |
| 5. 2009.....  | 24,962                                  | 16,134 | 8,828  | 75.6   | 99.6  | 52.5 |                     |              |  | 1,014                                     | 1,334                |
| 6. 2010.....  | 18,192                                  | 10,634 | 7,558  | 48.3   | 50.6  | 45.5 |                     |              |  | 572                                       | 681                  |
| 7. 2011.....  | 22,320                                  | 11,774 | 10,546 | 49.8   | 45.1  | 56.3 |                     |              |  | 1,696                                     | 1,744                |
| 8. 2012.....  | 28,862                                  | 12,761 | 16,101 | 56.7   | 42.2  | 77.9 |                     |              |  | 4,066                                     | 3,990                |
| 9. 2013.....  | 36,471                                  | 20,824 | 15,647 | 62.3   | 60.3  | 65.1 |                     |              |  | 4,735                                     | 4,970                |
| 10. 2014..... | 25,404                                  | 7,623  | 17,781 | 38.6   | 19.5  | 66.4 |                     |              |  | 6,543                                     | 6,016                |
| 11. 2015..... | 32,045                                  | 8,995  | 23,050 | 44.1   | 21.1  | 77.1 |                     |              |  | 10,794                                    | 10,092               |
| 12. Totals    | XXX                                     | XXX    | XXX    | XXX  | XXX   | XXX  |                     |              | XXX  | 31,548                                    | 31,223               |

ANNUAL STATEMENT FOR THE YEAR 2015 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<br>Number of Claims Reported Direct and Assumed |
|--|--------------------|-------|-------------|--------------------------------|---|---------------------------------------|---|------------------------------|---|----------------------------------|---|--|
|  | 1                  | 2     | 3           | Loss Payments                  |   | Defense and Cost Containment Payments |   | Adjusting and Other Payments |   | 10                               | 11  |  |
|  | Direct and Assumed | Ceded | Net (1 - 2) | 4                              | 5 | 6                                     | 7 | 8                            | 9 | Salvage and Subrogation Received | Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9) |  |
| 1. Prior.....  | XXX                | XXX   | XXX         |                                |   |                                       |   |                              |   |                                  |   | XXX  |
| 2. 2006.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 3. 2007.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 4. 2008.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 5. 2009.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 6. 2010.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 7. 2011.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 8. 2012.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 9. 2013.....   |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 10. 2014.....  |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 11. 2015.....  |                    |       |             |                                |   |                                       |   |                              |   |                                  |   |  |
| 12. Totals   | XXX                | XXX   | XXX         |                                |   |                                       |   |                              |   |                                  |   | XXX  |

|               | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23                                  | 24                                   | 25  |
|---------------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-------------------------------------|--------------------------------------|---|
|               | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       | Adjusting and Other Unpaid |       | Salvage and Subrogation Anticipated | Total Net Losses and Expenses Unpaid | Number of Claims Outstanding Direct and Assumed |
|               | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |                                     |                                      |   |
|               | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |                                     |                                      |   |
| 1. Prior..... |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 2. 2006.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 3. 2007.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 4. 2008.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 5. 2009.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 6. 2010.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 7. 2011.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 8. 2012.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 9. 2013.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 10. 2014..... |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 11. 2015..... |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |
| 12. Totals    |                    |       |                    |       |                                     |       |                    |       |                            |       |                                     |                                      |   |

|               | Total Losses and Loss Expenses Incurred |       |     | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |       |     | Nontabular Discount |              | 34   | Net Balance Sheet Reserves After Discount |                      |
|---------------|---|-------|-----|--|-------|-----|---------------------|--------------|--|---|----------------------|
|               | 26                                      | 27    | 28  | 29   | 30    | 31  | 32                  | 33           | Inter-Company Pooling Participation Percentage | 35  | 36                   |
|               | Direct and Assumed                      | Ceded | Net | Direct and Assumed   | Ceded | Net | Loss                | Loss Expense |  | Losses Unpaid                             | Loss Expenses Unpaid |
| 1. Prior..... | XXX                                     | XXX   | XXX | XXX  | XXX   | XXX |                     |              | XXX  |   |                      |
| 2. 2006.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 3. 2007.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 4. 2008.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 5. 2009.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 6. 2010.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 7. 2011.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 8. 2012.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 9. 2013.....  |   |       |     |  |       |     |                     |              |  |   |                      |
| 10. 2014..... |   |       |     |  |       |     |                     |              |  |   |                      |
| 11. 2015..... |   |       |     |  |       |     |                     |              |  |   |                      |
| 12. Totals    | XXX                                     | XXX   | XXX | XXX  | XXX   | XXX |                     |              | XXX  |   |                      |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |       |  |       |                                 |       |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|-------|--|-------|---------------------------------|-------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |       | Defense and Cost<br>Containment Payments |       | Adjusting and Other<br>Payments |       | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4                              | 5     | 6  | 7     | 8                               | 9     |  |  |  |
|  |                                |                |                      | Direct and<br>Assumed          | Ceded | Direct and<br>Assumed                    | Ceded | Direct and<br>Assumed           | Ceded |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | 328                            | 95    | 114                                      | 6     | 22                              |       | 295  | 363  | XXX  |
| 2. 2014.....   | 59,123                         | 9,166          | 49,957               | 18,314                         | 436   | 314                                      | 6     | 1,109                           | 18    | 375  | 19,277   | XXX  |
| 3. 2015.....   | 60,395                         | 9,775          | 50,620               | 15,193                         | 29    | 207                                      |       | 967                             |       | 197  | 16,338   | XXX  |
| 4. Totals.....   | XXX                            | XXX            | XXX                  | 33,835                         | 560   | 635                                      | 12    | 2,098                           | 18    | 867  | 35,978   | XXX  |

|           | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23  | 24    | 25  |
|-----------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-----|-------|-----|
|           | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |     |       |     |
|           | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |     |       |     |
|           | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |     |       |     |
| 1. Prior  | 413                | 258   | 2                  |       | 47                                  | 32    |                    |       | 7                          |       | 35  | 179   | 17  |
| 2. 2014   | (89)               | 1     | 36                 | 9     | 12                                  |       | 4                  | 1     | 3                          |       | 225 | (45)  | 21  |
| 3. 2015   | 4,672              | 368   | 1,441              | 71    | 455                                 | 29    | 124                | 9     | 150                        |       | 624 | 6,365 | 415 |
| 4. Totals | 4,996              | 627   | 1,479              | 80    | 514                                 | 61    | 128                | 10    | 160                        |       | 884 | 6,499 | 453 |

|           | Total Losses and Loss Expenses Incurred |             |           | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |             |           | Nontabular Discount |                    | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                            |
|-----------|---|-------------|-----------|--|-------------|-----------|---------------------|--------------------|--|---|----------------------------|
|           | 26<br>Direct and Assumed                | 27<br>Ceded | 28<br>Net | 29<br>Direct and Assumed                                     | 30<br>Ceded | 31<br>Net | 32<br>Loss          | 33<br>Loss Expense |  | 35<br>Losses Unpaid                       | 36<br>Loss Expenses Unpaid |
|           |   |             |           |  |             |           |                     |                    |  |   |                            |
| 1. Prior  | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 157                                       | 22                         |
| 2. 2014   | 19,703                                  | 471         | 19,232    | 33.3   | 5.1         | 38.5      |                     |                    |  | (64)                                      | 18                         |
| 3. 2015   | 23,209                                  | 506         | 22,703    | 38.4   | 5.2         | 44.8      |                     |                    |  | 5,674                                     | 691                        |
| 4. Totals | XXX                                     | XXX         | XXX       | XXX  | XXX         | XXX       |                     |                    | XXX  | 5,767                                     | 731                        |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
|  |                                |                |                      |                                |                |  |                |                                 |                |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | (768)                          | 93             | 226                                      | 2              | 29                              | 3              | 1,255  | (611)  | XXX  |
| 2. 2014.....   | 313,983                        | 14,129         | 299,854              | 199,044                        | 7,134          | 987                                      | 7              | 14,083                          | 303            | 25,446   | 206,670  |  |
| 3. 2015.....   | 329,430                        | 13,177         | 316,253              | 188,767                        | 19             | 792                                      |                | 13,049                          | 1              | 14,366   | 202,588  |  |
| 4. Totals.....   | XXX                            | XXX            | XXX                  | 387,043                        | 7,246          | 2,005                                    | 9              | 27,161                          | 307            | 41,067   | 408,647  | XXX  |

|           | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23     | 24      | 25    |
|-----------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|--------|---------|-------|
|           | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |        |         |       |
|           | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |        |         |       |
|           | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |        |         |       |
| 1. Prior  | 31                 | 5     | 607                |       | 6                                   |       | 50                 |       | 28                         |       | 39     | 717     | 18    |
| 2. 2014   | (2,475)            | 275   | 726                |       | 51                                  | 22    | 60                 |       | 44                         |       | 3,095  | (1,892) | 100   |
| 3. 2015   | (2,323)            |       | 6,601              |       | 984                                 |       | 543                |       | 512                        |       | 14,132 | 6,317   | 7,271 |
| 4. Totals | (4,767)            | 280   | 7,934              |       | 1,041                               | 22    | 653                |       | 584                        |       | 17,266 | 5,142   | 7,389 |

|                | Total Losses and Loss Expenses Incurred |       |         | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |       |      | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|----------------|---|-------|---------|--|-------|------|---------------------|--------------|--|---|----------------------|
|                | 26                                      | 27    | 28      | 29   | 30    | 31   | 32                  | 33           |  | 35  | 36                   |
|                | Direct and Assumed                      | Ceded | Net     | Direct and Assumed   | Ceded | Net  | Loss                | Loss Expense |  | Losses Unpaid                             | Loss Expenses Unpaid |
|                |   |       |         |  |       |      |                     |              |  |   |                      |
| 1. Prior.....  | XXX                                     | XXX   | XXX     | XXX  | XXX   | XXX  |                     |              | XXX  | 633                                       | 84                   |
| 2. 2014.....   | 212,520                                 | 7,741 | 204,779 | 67.7   | 54.8  | 68.3 |                     |              |  | (2,025)                                   | 132                  |
| 3. 2015.....   | 208,925                                 | 20    | 208,905 | 63.4   | 0.2   | 66.1 |                     |              |  | 4,279                                     | 2,038                |
| 4. Totals..... | XXX                                     | XXX   | XXX     | XXX  | XXX   | XXX  |                     |              | XXX  | 2,887                                     | 2,254                |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 1K - FIDELITY/SURETY**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |  |                |                                 |                |  |  | 12   |
|--|--------------------------------|----------------|----------------------|--------------------------------|----------------|--|----------------|---------------------------------|----------------|--|--|--|
|  | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|  |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |  |  |  |
|  |                                |                |                      |                                |                |  |                |                                 |                |  |  |  |
| 1. Prior.....  | XXX                            | XXX            | XXX                  | (34)                           |                | 4  |                | (1)                             |                | 34   | (31)   | XXX  |
| 2. 2014.....   | 1,026                          | 46             | 980                  | 401                            |                | 97                                       |                | 15                              |                |  | 513  | XXX  |
| 3. 2015.....   | 1,118                          | 45             | 1,073                | 258                            |                | 58                                       |                | 20                              |                |  | 336  | XXX  |
| 4. Totals  | XXX                            | XXX            | XXX                  | 625                            |                | 159                                      |                | 34                              |                | 34   | 818  | XXX  |

|           | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23  | 24    | 25 |
|-----------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-----|-------|----|
|           | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |     |       |    |
|           | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |     |       |    |
|           | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |     |       |    |
| 1. Prior  | 46                 |       |                    |       | 3                                   |       |                    |       | 2                          |       |     | 51    | 4  |
| 2. 2014   | (202)              |       |                    |       | 2                                   |       |                    |       | 1                          |       | 225 | (199) | 3  |
| 3. 2015   | 1                  |       | 307                |       | 12                                  |       | 23                 |       | 34                         |       | 162 | 377   | 3  |
| 4. Totals | (155)              |       | 307                |       | 17                                  |       | 23                 |       | 37                         |       | 387 | 229   | 10 |

|               | Total Losses and Loss Expenses Incurred |       |     | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |       |      | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|---|-------|-----|--|-------|------|---------------------|--------------|--|---|----------------------|
|               | 26                                      | 27    | 28  | 29   | 30    | 31   | 32                  | 33           |  | 35  | 36                   |
|               | Direct and Assumed                      | Ceded | Net | Direct and Assumed   | Ceded | Net  | Loss                | Loss Expense |  | Losses Unpaid                             | Loss Expenses Unpaid |
|               |   |       |     |  |       |      |                     |              |  |   |                      |
| 1. Prior..... | XXX                                     | XXX   | XXX | XXX  | XXX   | XXX  |                     |              | XXX  | 46  | 6                    |
| 2. 2014.....  | 314                                     |       | 314 | 30.6   |       | 32.0 |                     |              |  | (202)                                     | 3                    |
| 3. 2015.....  | 713                                     |       | 713 | 63.8   |       | 66.4 |                     |              |  | 308                                       | 69                   |
| 4. Totals     | XXX                                     | XXX   | XXX | XXX  | XXX   | XXX  |                     |              | XXX  | 152                                       | 78                   |

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 2015 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<br>2006  | 2<br>2007 | 3<br>2008 | 4<br>2009 | 5<br>2010 | 6<br>2011 | 7<br>2012 | 8<br>2013 | 9<br>2014 | 10<br>2015 | 11<br>One Year | 12<br>Two Year |
| 1. Prior.....                       | 9,896  | 10,627    | 9,860     | 9,092     | 8,845     | 9,204     | 9,247     | 9,228     | 9,348     | 9,371      | 23             | 143            |
| 2. 2006.....                        | 115,389  | 111,907   | 112,298   | 112,592   | 112,040   | 112,029   | 112,046   | 110,944   | 110,886   | 110,906    | 20             | (38)           |
| 3. 2007.....                        | XXX  | 149,555   | 144,582   | 145,698   | 144,612   | 143,922   | 143,897   | 143,729   | 143,264   | 143,226    | (38)           | (503)          |
| 4. 2008.....                        | XXX  | XXX       | 199,830   | 189,061   | 189,642   | 189,766   | 189,480   | 189,051   | 188,848   | 188,848    |                | (203)          |
| 5. 2009.....                        | XXX  | XXX       | XXX       | 234,643   | 231,508   | 230,710   | 230,165   | 229,668   | 230,015   | 229,756    | (259)          | 88             |
| 6. 2010.....                        | XXX  | XXX       | XXX       | XXX       | 248,764   | 240,446   | 241,083   | 240,236   | 241,822   | 241,794    | (28)           | 1,558          |
| 7. 2011.....                        | XXX  | XXX       | XXX       | XXX       | XXX       | 257,424   | 246,614   | 250,774   | 250,746   | 249,906    | (840)          | (868)          |
| 8. 2012.....                        | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | 255,412   | 247,350   | 246,423   | 245,949    | (474)          | (1,401)        |
| 9. 2013.....                        | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 229,220   | 220,729   | 221,431    | 702            | (7,789)        |
| 10. 2014.....                       | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 238,171   | 235,899    | (2,272)        | XXX            |
| 11. 2015.....                       | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 185,590    | XXX            | XXX            |
| 12. Totals                          |  |           |           |           |           |           |           |           |           |            | (3,166)        | (9,013)        |

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

|               |         |         |         |         |         |         |         |         |         |         |         |         |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1. Prior..... | 69,362  | 63,163  | 54,968  | 52,378  | 53,240  | 51,875  | 52,314  | 52,311  | 51,925  | 51,373  | (552)   | (938)   |
| 2. 2006.....  | 117,788 | 120,840 | 116,139 | 112,386 | 112,399 | 111,487 | 110,986 | 110,583 | 110,420 | 111,340 | 920     | 757     |
| 3. 2007.....  | XXX     | 132,332 | 132,492 | 129,150 | 128,352 | 125,880 | 123,319 | 123,818 | 123,056 | 122,843 | (213)   | (975)   |
| 4. 2008.....  | XXX     | XXX     | 145,443 | 152,710 | 147,531 | 146,249 | 144,440 | 143,880 | 143,391 | 142,979 | (412)   | (901)   |
| 5. 2009.....  | XXX     | XXX     | XXX     | 167,741 | 166,004 | 167,638 | 168,193 | 165,193 | 162,890 | 163,229 | 339     | (1,964) |
| 6. 2010.....  | XXX     | XXX     | XXX     | XXX     | 181,801 | 185,130 | 187,051 | 192,854 | 189,681 | 186,637 | (3,044) | (6,217) |
| 7. 2011.....  | XXX     | XXX     | XXX     | XXX     | XXX     | 187,986 | 201,958 | 206,128 | 206,823 | 206,581 | (242)   | 453     |
| 8. 2012.....  | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 200,524 | 219,324 | 221,062 | 221,887 | 825     | 2,563   |
| 9. 2013.....  | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 205,702 | 206,105 | 213,971 | 7,866   | 8,269   |
| 10. 2014..... | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 219,816 | 216,326 | (3,490) | XXX     |
| 11. 2015..... | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 225,677 | XXX     | XXX     |
| 12. Totals    |         |         |         |         |         |         |         |         |         |         | 1,997   | 1,047   |

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

|               |        |        |        |        |        |        |        |        |        |         |        |         |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|---------|
| 1. Prior..... | 28,167 | 25,689 | 22,895 | 21,444 | 21,616 | 22,147 | 21,930 | 21,773 | 22,139 | 21,862  | (277)  | 89      |
| 2. 2006.....  | 48,759 | 49,120 | 48,225 | 47,714 | 46,953 | 47,412 | 47,056 | 47,475 | 47,233 | 47,322  | 89     | (153)   |
| 3. 2007.....  | XXX    | 55,048 | 52,848 | 50,178 | 50,732 | 49,892 | 50,469 | 49,482 | 49,472 | 49,469  | (3)    | (13)    |
| 4. 2008.....  | XXX    | XXX    | 53,962 | 51,808 | 49,739 | 52,850 | 53,436 | 51,156 | 51,873 | 51,849  | (24)   | 693     |
| 5. 2009.....  | XXX    | XXX    | XXX    | 64,406 | 59,990 | 57,515 | 62,528 | 62,419 | 61,069 | 61,617  | 548    | (802)   |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 66,576 | 66,622 | 68,652 | 71,896 | 69,921 | 69,725  | (196)  | (2,171) |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 77,211 | 77,706 | 80,752 | 81,721 | 81,974  | 253    | 1,222   |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 78,177 | 76,036 | 79,649 | 82,079  | 2,430  | 6,043   |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 86,148 | 92,732 | 94,266  | 1,534  | 8,118   |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 85,937 | 97,693  | 11,756 | XXX     |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 105,023 | XXX    | XXX     |
| 12. Totals    |        |        |        |        |        |        |        |        |        |         | 16,110 | 13,026  |

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

|               |        |        |        |        |        |        |        |         |         |         |          |         |
|---------------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|----------|---------|
| 1. Prior..... | 12,023 | 14,135 | 20,848 | 25,166 | 20,583 | 20,555 | 20,738 | 20,716  | 19,941  | 19,028  | (913)    | (1,688) |
| 2. 2006.....  | 79,752 | 56,050 | 65,785 | 70,551 | 65,940 | 67,543 | 66,915 | 66,702  | 65,413  | 65,099  | (314)    | (1,603) |
| 3. 2007.....  | XXX    | 92,205 | 77,759 | 86,252 | 87,169 | 85,127 | 84,075 | 86,140  | 84,531  | 83,451  | (1,080)  | (2,689) |
| 4. 2008.....  | XXX    | XXX    | 80,188 | 88,384 | 92,747 | 93,147 | 92,412 | 93,216  | 95,374  | 94,237  | (1,137)  | 1,021   |
| 5. 2009.....  | XXX    | XXX    | XXX    | 82,827 | 89,131 | 88,224 | 83,427 | 82,343  | 81,603  | 81,145  | (458)    | (1,198) |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 87,620 | 93,903 | 90,723 | 90,492  | 90,480  | 87,331  | (3,149)  | (3,161) |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 89,128 | 99,731 | 101,294 | 102,115 | 101,650 | (465)    | 356     |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 81,496 | 87,024  | 86,247  | 81,776  | (4,471)  | (5,248) |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 84,317  | 100,863 | 92,249  | (8,614)  | 7,932   |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX     | 94,209  | 103,496 | 9,287    | XXX     |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX     | XXX     | 83,924  | XXX      | XXX     |
| 12. Totals    |        |        |        |        |        |        |        |         |         |         | (11,314) | (6,278) |

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

|               |         |         |         |         |         |         |         |         |         |         |          |          |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|
| 1. Prior..... | 229,847 | 224,370 | 216,617 | 185,381 | 133,017 | 131,191 | 129,517 | 129,954 | 132,039 | 131,934 | (105)    | 1,980    |
| 2. 2006.....  | 172,789 | 154,530 | 153,786 | 157,641 | 138,378 | 133,175 | 128,360 | 123,979 | 124,189 | 124,602 | 413      | 623      |
| 3. 2007.....  | XXX     | 178,495 | 177,151 | 153,861 | 138,158 | 135,230 | 135,055 | 133,851 | 133,309 | 129,490 | (3,819)  | (4,361)  |
| 4. 2008.....  | XXX     | XXX     | 237,513 | 199,563 | 188,340 | 176,499 | 168,884 | 165,706 | 163,584 | 164,834 | 1,250    | (872)    |
| 5. 2009.....  | XXX     | XXX     | XXX     | 199,600 | 181,264 | 175,452 | 166,269 | 163,206 | 159,605 | 153,686 | (5,919)  | (9,520)  |
| 6. 2010.....  | XXX     | XXX     | XXX     | XXX     | 220,935 | 200,781 | 190,049 | 186,323 | 176,090 | 171,349 | (4,741)  | (14,974) |
| 7. 2011.....  | XXX     | XXX     | XXX     | XXX     | XXX     | 232,559 | 217,127 | 209,201 | 204,338 | 200,171 | (4,167)  | (9,030)  |
| 8. 2012.....  | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 192,714 | 194,406 | 182,324 | 178,028 | (4,296)  | (16,378) |
| 9. 2013.....  | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 183,488 | 179,238 | 175,266 | (3,972)  | (8,222)  |
| 10. 2014..... | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 214,930 | 210,021 | (4,909)  | XXX      |
| 11. 2015..... | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 188,708 | XXX      | XXX      |
| 12. Totals    |         |         |         |         |         |         |         |         |         |         | (30,265) | (60,754) |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

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

| Years in<br>Which Losses<br>Were Incurred | INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |           |           |           |           |           |           |           |           |            | DEVELOPMENT    |                |
|---|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|----------------|----------------|
|   | 1<br>2006  | 2<br>2007 | 3<br>2008 | 4<br>2009 | 5<br>2010 | 6<br>2011 | 7<br>2012 | 8<br>2013 | 9<br>2014 | 10<br>2015 | 11<br>One Year | 12<br>Two Year |
| 1. Prior.....                             |  |           |           |           |           |           |           |           |           |            |                |                |
| 2. 2006.....                              |  |           |           |           |           |           |           |           |           |            |                |                |
| 3. 2007.....                              | XXX  |           |           |           |           |           |           |           |           |            |                |                |
| 4. 2008.....                              | XXX  | XXX       |           |           |           |           |           |           |           |            |                |                |
| 5. 2009.....                              | XXX  | XXX       | XXX       |           |           |           |           |           |           |            |                |                |
| 6. 2010.....                              | XXX  | XXX       | XXX       | XXX       |           |           |           |           |           |            |                |                |
| 7. 2011.....                              | XXX  | XXX       | XXX       | XXX       | XXX       |           |           |           |           |            |                |                |
| 8. 2012.....                              | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       |           |           |           |            |                |                |
| 9. 2013.....                              | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |           |           |            |                |                |
| 10. 2014.....                             | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |           |            |                | XXX            |
| 11. 2015.....                             | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |            | XXX            | XXX            |
| 12. Totals                                |  |           |           |           |           |           |           |           |           |            |                |                |

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

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2010.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2011.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2012.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2013.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

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

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2010.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2011.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2012.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2013.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

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

|               |        |        |        |        |        |        |        |        |        |        |          |         |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|---------|
| 1. Prior..... | 28,541 | 25,411 | 23,196 | 20,497 | 19,656 | 20,468 | 20,589 | 19,807 | 19,265 | 20,162 | 897      | 355     |
| 2. 2006.....  | 15,323 | 18,896 | 11,352 | 11,582 | 10,945 | 11,616 | 13,072 | 11,593 | 11,618 | 11,818 | 200      | 225     |
| 3. 2007.....  | XXX    | 16,949 | 13,337 | 12,281 | 10,416 | 12,842 | 10,778 | 10,209 | 10,201 | 9,131  | (1,070)  | (1,078) |
| 4. 2008.....  | XXX    | XXX    | 15,915 | 12,530 | 12,051 | 11,344 | 10,065 | 9,026  | 9,756  | 9,767  | 11       | 741     |
| 5. 2009.....  | XXX    | XXX    | XXX    | 13,640 | 13,010 | 12,623 | 9,166  | 8,240  | 8,227  | 7,882  | (345)    | (358)   |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 14,695 | 13,382 | 12,018 | 9,329  | 7,927  | 6,864  | (1,063)  | (2,465) |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 18,548 | 13,223 | 12,798 | 10,061 | 9,752  | (309)    | (3,046) |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 17,508 | 14,484 | 18,050 | 14,916 | (3,134)  | 432     |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 15,953 | 14,813 | 14,176 | (637)    | (1,777) |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 22,367 | 16,741 | (5,626)  | XXX     |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 21,580 | XXX      | XXX     |
| 12. Totals    |        |        |        |        |        |        |        |        |        |        | (11,076) | (6,971) |

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

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2010.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2011.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2012.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2013.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

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SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

| Years in Which Losses Were Incurred | INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |           |           |           |           |           |           |           |           |            | DEVELOPMENT    |                |
|-------------------------------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|----------------|----------------|
|                                     | 1<br>2006  | 2<br>2007 | 3<br>2008 | 4<br>2009 | 5<br>2010 | 6<br>2011 | 7<br>2012 | 8<br>2013 | 9<br>2014 | 10<br>2015 | 11<br>One Year | 12<br>Two Year |
| 1. Prior.....                       | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 3,822     | 4,060     | 4,290      | 230            | 468            |
| 2. 2014.....                        | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 18,558    | 18,137     | (421)          | XXX            |
| 3. 2015.....                        | XXX  | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 21,586     | XXX            | XXX            |
| 4. Totals                           |  |           |           |           |           |           |           |           |           |            | (191)          | 468            |

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

|               |     |     |     |     |     |     |     |       |         |         |         |       |
|---------------|-----|-----|-----|-----|-----|-----|-----|-------|---------|---------|---------|-------|
| 1. Prior..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 9,003 | 7,218   | 8,876   | 1,658   | (127) |
| 2. 2014.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX   | 192,246 | 190,954 | (1,292) | XXX   |
| 3. 2015.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX   | XXX     | 195,345 | XXX     | XXX   |
| 4. Totals     |     |     |     |     |     |     |     |       |         |         | 366     | (127) |

SCHEDULE P - PART 2K - FIDELITY/SURETY

|               |     |     |     |     |     |     |     |     |     |     |       |       |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-------|
| 1. Prior..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 724 | 59  | 185 | 126   | (539) |
| 2. 2014.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 747 | 297 | (450) | XXX   |
| 3. 2015.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 659 | XXX   | XXX   |
| 4. Totals     |     |     |     |     |     |     |     |     |     |     | (324) | (539) |

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

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 2. 2014.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 3. 2015.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 4. Totals     |     |     |     |     |     |     |     |     |     |  |     |     |

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2010.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2011.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2012.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2013.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

NONE

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 2015 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<br>Number of Claims Closed With Loss Payment | 12<br>Number of Claims Closed Without Loss Payment |
|-------------------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---|--|
|                                     | 1   | 2       | 3       | 4       | 5       | 6       | 7       | 8       | 9       | 10      |   |  |
|                                     | 2006  | 2007    | 2008    | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    | 2015    |   |  |
| 1. Prior.....                       | .000  | 5,751   | 7,473   | 7,949   | 8,258   | 8,893   | 8,922   | 9,003   | 9,009   | 9,068   | 4,761   | 1,196  |
| 2. 2006.....                        | 80,676  | 104,295 | 108,895 | 109,543 | 110,377 | 110,735 | 110,875 | 110,884 | 110,882 | 110,903 | 20,502  | 4,408  |
| 3. 2007.....                        | XXX   | 116,009 | 137,862 | 140,234 | 141,499 | 142,138 | 142,419 | 143,209 | 143,228 | 143,229 | 26,816  | 5,827  |
| 4. 2008.....                        | XXX   | XXX     | 156,874 | 182,129 | 185,306 | 187,125 | 188,084 | 188,542 | 188,662 | 188,802 | 38,352  | 8,517  |
| 5. 2009.....                        | XXX   | XXX     | XXX     | 184,686 | 223,018 | 227,254 | 228,666 | 228,808 | 229,127 | 229,336 | 40,462  | 6,577  |
| 6. 2010.....                        | XXX   | XXX     | XXX     | XXX     | 184,550 | 229,474 | 236,467 | 238,568 | 239,814 | 240,971 | 42,223  | 7,711  |
| 7. 2011.....                        | XXX   | XXX     | XXX     | XXX     | XXX     | 205,175 | 239,612 | 245,250 | 246,877 | 247,472 | 62,214  | 8,878  |
| 8. 2012.....                        | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | 194,222 | 234,843 | 240,158 | 243,594 | 44,738  | 7,445  |
| 9. 2013.....                        | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 173,555 | 209,152 | 215,331 | 37,102  | 7,370  |
| 10. 2014.....                       | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 186,212 | 223,656 | 36,956  | 6,525  |
| 11. 2015.....                       | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 143,773 | 18,453  | 4,705  |

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

|               |        |        |        |         |         |         |         |         |         |         |        |       |
|---------------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|--------|-------|
| 1. Prior..... | .000   | 27,733 | 41,091 | 46,932  | 48,875  | 50,184  | 51,580  | 51,760  | 51,866  | 51,362  | 9,005  | 2,025 |
| 2. 2006.....  | 46,254 | 78,273 | 92,637 | 103,260 | 106,912 | 109,778 | 110,050 | 110,369 | 110,437 | 111,059 | 19,255 | 3,478 |
| 3. 2007.....  | XXX    | 52,960 | 88,164 | 105,162 | 115,720 | 119,660 | 121,321 | 123,232 | 122,937 | 123,007 | 21,225 | 3,863 |
| 4. 2008.....  | XXX    | XXX    | 57,726 | 99,405  | 120,268 | 131,448 | 137,896 | 140,789 | 141,780 | 142,204 | 22,465 | 4,122 |
| 5. 2009.....  | XXX    | XXX    | XXX    | 63,940  | 108,559 | 133,910 | 148,949 | 155,698 | 158,335 | 159,341 | 24,776 | 4,495 |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX     | 71,677  | 121,590 | 153,495 | 170,324 | 178,728 | 182,099 | 28,074 | 5,187 |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX     | XXX     | 80,343  | 134,321 | 166,391 | 183,975 | 196,449 | 29,863 | 5,390 |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | 85,469  | 149,554 | 181,077 | 200,064 | 29,723 | 5,372 |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | 84,243  | 142,806 | 173,609 | 29,628 | 5,592 |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | 83,099  | 146,130 | 28,574 | 5,246 |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 88,245  | 21,384 | 4,027 |

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

|               |        |        |        |        |        |        |        |        |        |        |       |       |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|
| 1. Prior..... | .000   | 10,661 | 15,627 | 19,219 | 19,937 | 20,540 | 21,276 | 21,610 | 21,647 | 21,878 | 2,301 | 595   |
| 2. 2006.....  | 13,765 | 25,191 | 35,217 | 39,583 | 43,528 | 44,995 | 45,592 | 46,589 | 46,696 | 46,701 | 5,327 | 901   |
| 3. 2007.....  | XXX    | 16,527 | 30,803 | 37,525 | 43,044 | 46,258 | 48,093 | 48,889 | 48,919 | 49,057 | 5,785 | 1,040 |
| 4. 2008.....  | XXX    | XXX    | 16,917 | 28,641 | 36,976 | 42,945 | 48,027 | 50,258 | 51,094 | 51,474 | 5,801 | 987   |
| 5. 2009.....  | XXX    | XXX    | XXX    | 16,642 | 32,435 | 38,996 | 49,690 | 54,856 | 57,771 | 60,276 | 5,879 | 1,048 |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 19,926 | 37,807 | 50,534 | 56,431 | 63,127 | 65,913 | 6,560 | 1,195 |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 21,263 | 44,034 | 57,451 | 66,978 | 75,601 | 7,132 | 1,308 |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 23,144 | 43,821 | 56,344 | 71,176 | 7,012 | 1,305 |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 26,104 | 51,633 | 67,367 | 7,602 | 1,457 |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 24,898 | 50,021 | 7,678 | 1,540 |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 31,574 | 5,937 | 1,290 |

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

|               |        |        |        |        |        |        |        |        |        |        |       |     |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-----|
| 1. Prior..... | .000   | 6,674  | 9,824  | 12,606 | 13,892 | 14,349 | 15,464 | 15,897 | 16,329 | 16,665 | 4,809 | 534 |
| 2. 2006.....  | 15,845 | 37,544 | 48,732 | 54,167 | 56,428 | 60,168 | 60,646 | 61,528 | 60,763 | 61,227 | 5,489 | 822 |
| 3. 2007.....  | XXX    | 20,795 | 46,743 | 60,268 | 67,584 | 71,018 | 74,511 | 77,683 | 77,491 | 77,150 | 5,810 | 803 |
| 4. 2008.....  | XXX    | XXX    | 21,612 | 47,890 | 60,863 | 69,952 | 76,259 | 79,971 | 82,748 | 83,380 | 5,672 | 863 |
| 5. 2009.....  | XXX    | XXX    | XXX    | 19,514 | 45,596 | 56,929 | 62,988 | 67,896 | 70,008 | 70,613 | 4,986 | 726 |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 19,521 | 44,150 | 57,275 | 63,935 | 68,982 | 71,785 | 5,324 | 775 |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 21,820 | 47,641 | 62,020 | 71,953 | 76,885 | 5,257 | 786 |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 18,704 | 39,897 | 51,843 | 57,539 | 4,932 | 690 |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 21,665 | 46,426 | 57,214 | 4,612 | 667 |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 20,464 | 45,119 | 4,040 | 703 |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 16,360 | 2,192 | 550 |

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

|               |        |        |        |         |         |         |         |         |         |         |        |       |
|---------------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|--------|-------|
| 1. Prior..... | .000   | 36,735 | 67,954 | 87,784  | 100,709 | 110,049 | 117,248 | 120,637 | 124,868 | 128,884 | 7,741  | 4,386 |
| 2. 2006.....  | 60,909 | 91,057 | 98,731 | 106,066 | 110,586 | 116,407 | 118,090 | 119,721 | 121,521 | 122,389 | 8,421  | 2,973 |
| 3. 2007.....  | XXX    | 63,359 | 93,426 | 105,677 | 115,191 | 117,655 | 121,101 | 124,345 | 126,225 | 126,642 | 8,920  | 3,147 |
| 4. 2008.....  | XXX    | XXX    | 88,624 | 121,926 | 132,865 | 141,840 | 149,032 | 153,006 | 154,927 | 156,831 | 10,795 | 3,586 |
| 5. 2009.....  | XXX    | XXX    | XXX    | 80,097  | 113,524 | 124,155 | 132,164 | 137,913 | 143,152 | 146,146 | 10,241 | 3,556 |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX     | 93,701  | 130,522 | 143,681 | 154,282 | 159,883 | 163,576 | 11,663 | 3,966 |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX     | XXX     | 105,203 | 146,874 | 160,101 | 169,595 | 183,563 | 13,772 | 4,011 |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | 83,050  | 119,681 | 135,099 | 148,028 | 10,614 | 3,422 |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | 76,520  | 114,225 | 129,566 | 9,735  | 3,510 |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | 104,471 | 150,304 | 9,809  | 3,284 |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 88,805  | 5,218  | 1,956 |

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

| Years in Which Losses Were Incurred | CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |      |      |      |      |      |      |      |      |      | 11<br>Number of Claims Closed With Loss Payment | 12<br>Number of Claims Closed Without Loss Payment |
|-------------------------------------|---|------|------|------|------|------|------|------|------|------|---|--|
|                                     | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |   |  |
|                                     | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |   |  |
| 1. Prior.....                       | .000  |      |      |      |      |      |      |      |      |      |   |  |
| 2. 2006.....                        |   |      |      |      |      |      |      |      |      |      |   |  |
| 3. 2007.....                        | XXX   |      |      |      |      |      |      |      |      |      |   |  |
| 4. 2008.....                        | XXX   | XXX  |      |      |      |      |      |      |      |      |   |  |
| 5. 2009.....                        | XXX   | XXX  | XXX  |      |      |      |      |      |      |      |   |  |
| 6. 2010.....                        | XXX   | XXX  | XXX  | XXX  |      |      |      |      |      |      |   |  |
| 7. 2011.....                        | XXX   | XXX  | XXX  | XXX  | XXX  |      |      |      |      |      |   |  |
| 8. 2012.....                        | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |      |   |  |
| 9. 2013.....                        | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |   |  |
| 10. 2014.....                       | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |   |  |
| 11. 2015.....                       | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |   |  |

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

|               |      |     |     |     |     |     |     |     |     |  |  |  |
|---------------|------|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|
| 1. Prior..... | .000 |     |     |     |     |     |     |     |     |  |  |  |
| 2. 2006.....  |      |     |     |     |     |     |     |     |     |  |  |  |
| 3. 2007.....  | XXX  |     |     |     |     |     |     |     |     |  |  |  |
| 4. 2008.....  | XXX  | XXX |     |     |     |     |     |     |     |  |  |  |
| 5. 2009.....  | XXX  | XXX | XXX |     |     |     |     |     |     |  |  |  |
| 6. 2010.....  | XXX  | XXX | XXX | XXX |     |     |     |     |     |  |  |  |
| 7. 2011.....  | XXX  | XXX | XXX | XXX | XXX |     |     |     |     |  |  |  |
| 8. 2012.....  | XXX  | XXX | XXX | XXX | XXX | XXX |     |     |     |  |  |  |
| 9. 2013.....  | XXX  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |  |  |
| 10. 2014..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |  |  |
| 11. 2015..... | 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. 2006.....  |      |     |     |     |     |     |     |     |     |     | XXX | XXX |
| 3. 2007.....  | XXX  |     |     |     |     |     |     |     |     |     | XXX | XXX |
| 4. 2008.....  | XXX  | XXX |     |     |     |     |     |     |     |     | XXX | XXX |
| 5. 2009.....  | XXX  | XXX | XXX |     |     |     |     |     |     |     | XXX | XXX |
| 6. 2010.....  | XXX  | XXX | XXX | XXX |     |     |     |     |     |     | XXX | XXX |
| 7. 2011.....  | XXX  | XXX | XXX | XXX | XXX |     |     |     |     |     | XXX | XXX |
| 8. 2012.....  | XXX  | XXX | XXX | XXX | XXX | XXX |     |     |     |     | XXX | XXX |
| 9. 2013.....  | XXX  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     | XXX | XXX |
| 10. 2014..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     | XXX | XXX |
| 11. 2015..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |

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

|               |       |       |       |        |        |        |        |        |        |        |     |     |
|---------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|-----|-----|
| 1. Prior..... | .000  | 4,039 | 8,797 | 11,790 | 14,000 | 16,100 | 17,221 | 17,889 | 18,358 | 18,785 | 586 | 296 |
| 2. 2006.....  | 1,234 | 3,539 | 4,410 | 5,375  | 6,302  | 7,312  | 9,222  | 10,286 | 10,802 | 10,896 | 563 | 207 |
| 3. 2007.....  | XXX   | 1,437 | 3,018 | 4,097  | 6,018  | 7,001  | 7,493  | 7,759  | 8,418  | 8,052  | 550 | 202 |
| 4. 2008.....  | XXX   | XXX   | 2,109 | 3,915  | 5,721  | 6,088  | 7,187  | 7,488  | 8,494  | 8,742  | 553 | 237 |
| 5. 2009.....  | XXX   | XXX   | XXX   | 1,370  | 2,468  | 4,210  | 5,049  | 5,689  | 5,984  | 6,036  | 589 | 253 |
| 6. 2010.....  | XXX   | XXX   | XXX   | XXX    | 1,310  | 3,011  | 3,676  | 4,952  | 5,611  | 5,672  | 585 | 280 |
| 7. 2011.....  | XXX   | XXX   | XXX   | XXX    | XXX    | 1,793  | 3,065  | 5,128  | 5,779  | 6,470  | 616 | 277 |
| 8. 2012.....  | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | 1,979  | 4,283  | 5,816  | 7,181  | 589 | 262 |
| 9. 2013.....  | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | 1,614  | 3,620  | 5,091  | 566 | 227 |
| 10. 2014..... | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 1,528  | 4,694  | 523 | 225 |
| 11. 2015..... | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 1,610  | 313 | 140 |

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

|               |      |     |     |     |     |     |     |     |     |  |  |  |
|---------------|------|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|
| 1. Prior..... | .000 |     |     |     |     |     |     |     |     |  |  |  |
| 2. 2006.....  |      |     |     |     |     |     |     |     |     |  |  |  |
| 3. 2007.....  | XXX  |     |     |     |     |     |     |     |     |  |  |  |
| 4. 2008.....  | XXX  | XXX |     |     |     |     |     |     |     |  |  |  |
| 5. 2009.....  | XXX  | XXX | XXX |     |     |     |     |     |     |  |  |  |
| 6. 2010.....  | XXX  | XXX | XXX | XXX |     |     |     |     |     |  |  |  |
| 7. 2011.....  | XXX  | XXX | XXX | XXX | XXX |     |     |     |     |  |  |  |
| 8. 2012.....  | XXX  | XXX | XXX | XXX | XXX | XXX |     |     |     |  |  |  |
| 9. 2013.....  | XXX  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |  |  |
| 10. 2014..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |  |  |
| 11. 2015..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |  |  |

ANNUAL STATEMENT FOR THE YEAR 2015 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<br>Number of Claims Closed With Loss Payment | 12<br>Number of Claims Closed Without Loss Payment |
|-------------------------------------|---|------|------|------|------|------|------|------|--------|--------|---|--|
|                                     | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9      | 10     |   |  |
|                                     | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014   | 2015   |   |  |
| 1. Prior.....                       | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | .000 | 3,777  | 4,118  | XXX   | XXX  |
| 2. 2014.....                        | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 14,988 | 18,186 | XXX   | XXX  |
| 3. 2015.....                        | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX    | 15,371 | XXX   | XXX  |

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

|               |     |     |     |     |     |     |     |      |         |         |         |         |
|---------------|-----|-----|-----|-----|-----|-----|-----|------|---------|---------|---------|---------|
| 1. Prior..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | .000 | 8,824   | 8,187   | 766,867 | 112,582 |
| 2. 2014.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX  | 185,389 | 192,890 | 117,792 | 18,116  |
| 3. 2015.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX  | XXX     | 189,540 | 104,024 | 16,308  |

SCHEDULE P - PART 3K - FIDELITY/SURETY

|               |     |     |     |     |     |     |     |      |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|
| 1. Prior..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | .000 | 165 | 136 | XXX | XXX |
| 2. 2014.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX  | 42  | 498 | XXX | XXX |
| 3. 2015.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX  | XXX | 317 | XXX | XXX |

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

|               |     |     |     |     |     |     |     |      |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|------|-----|--|-----|-----|
| 1. Prior..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | .000 |     |  | XXX | XXX |
| 2. 2014.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX  |     |  | XXX | XXX |
| 3. 2015.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX  | XXX |  | XXX | XXX |

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

|               |      |     |     |     |     |     |     |     |     |  |     |     |
|---------------|------|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... | .000 |     |     |     |     |     |     |     |     |  | XXX | XXX |
| 2. 2006.....  |      |     |     |     |     |     |     |     |     |  | XXX | XXX |
| 3. 2007.....  | XXX  |     |     |     |     |     |     |     |     |  | XXX | XXX |
| 4. 2008.....  | XXX  | XXX |     |     |     |     |     |     |     |  | XXX | XXX |
| 5. 2009.....  | XXX  | XXX | XXX |     |     |     |     |     |     |  | XXX | XXX |
| 6. 2010.....  | XXX  | XXX | XXX | XXX |     |     |     |     |     |  | XXX | XXX |
| 7. 2011.....  | XXX  | XXX | XXX | XXX | XXX |     |     |     |     |  | XXX | XXX |
| 8. 2012.....  | XXX  | XXX | XXX | XXX | XXX | XXX |     |     |     |  | XXX | XXX |
| 9. 2013.....  | XXX  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  | XXX | XXX |
| 10. 2014..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  | XXX | XXX |
| 11. 2015..... | XXX  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E



ANNUAL STATEMENT FOR THE YEAR 2015 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   | 2     | 3      | 4      | 5      | 6      | 7      | 8     | 9     | 10    |
|                                     | 2006  | 2007  | 2008   | 2009   | 2010   | 2011   | 2012   | 2013  | 2014  | 2015  |
| 1. Prior.....                       | 1,805   | 517   |        |        |        |        |        |       |       |       |
| 2. 2006.....                        | 8,021   | 952   | 11     |        |        |        |        |       |       |       |
| 3. 2007.....                        | XXX   | 7,975 | 20     | 16     |        |        |        |       |       |       |
| 4. 2008.....                        | XXX   | XXX   | 10,010 | 30     | 20     |        |        |       |       |       |
| 5. 2009.....                        | XXX   | XXX   | XXX    | 12,302 | 46     | 19     |        |       |       |       |
| 6. 2010.....                        | XXX   | XXX   | XXX    | XXX    | 14,492 | 44     | 21     |       |       |       |
| 7. 2011.....                        | XXX   | XXX   | XXX    | XXX    | XXX    | 11,142 | 47     | 23    |       |       |
| 8. 2012.....                        | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | 10,573 | 55    | 20    |       |
| 9. 2013.....                        | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 7,564 | 47    | 18    |
| 10. 2014.....                       | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX   | 4,640 | 41    |
| 11. 2015.....                       | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX   | XXX   | (380) |

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

|               |        |        |        |        |        |        |        |        |        |        |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Prior..... | 11,759 | 4,116  | 74     | 150    | 1,167  | 4      | 3      | 1      | 1      |        |
| 2. 2006.....  | 29,267 | 10,291 | 2,154  | 209    | 315    | 4      | 2      | 2      | 1      | (231)  |
| 3. 2007.....  | XXX    | 32,102 | 10,078 | 2,776  | 321    | 6      | 4      | 2      | 2      | (223)  |
| 4. 2008.....  | XXX    | XXX    | 33,168 | 12,624 | 392    | 14     | 6      | 4      | 2      | (305)  |
| 5. 2009.....  | XXX    | XXX    | XXX    | 39,647 | 5,218  | 102    | 18     | 6      | 4      | (361)  |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 35,891 | 5,344  | 104    | 14     | 7      | (320)  |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 38,551 | 5,707  | 100    | 12     | (306)  |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 39,830 | 5,847  | 103    | (293)  |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 43,234 | 7,805  | (200)  |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 55,790 | 8,138  |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 57,796 |

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

|               |        |        |        |        |        |        |        |        |        |        |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Prior..... | 7,801  | 2,251  | 16     | 32     | 222    | 330    | 331    | 185    | 106    |        |
| 2. 2006.....  | 19,409 | 6,811  | 1,274  | 47     | 60     | 113    | 179    | 188    | 138    | 176    |
| 3. 2007.....  | XXX    | 20,838 | 6,845  | 1,501  | 64     | 113    | 164    | 188    | 167    | 173    |
| 4. 2008.....  | XXX    | XXX    | 20,346 | 8,033  | 85     | 111    | 156    | 167    | 196    | 235    |
| 5. 2009.....  | XXX    | XXX    | XXX    | 22,810 | 4,006  | 135    | 157    | 161    | 176    | 278    |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 24,037 | 5,451  | 185    | 164    | 171    | 251    |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 32,033 | 5,150  | 189    | 171    | 241    |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 31,102 | 3,527  | 204    | 242    |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 23,108 | 4,450  | 277    |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 29,771 | 5,564  |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 36,045 |

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

|               |        |        |        |        |        |        |        |        |        |        |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Prior..... | 2,693  | 879    | 5,145  | 6,420  | 3,356  | 3,472  | 3,182  | 2,505  | 1,475  |        |
| 2. 2006.....  | 35,512 | 4,864  | 8,541  | 10,018 | 6,247  | 4,813  | 4,177  | 3,763  | 3,314  | 2,511  |
| 3. 2007.....  | XXX    | 39,769 | 14,548 | 14,080 | 10,929 | 8,025  | 5,453  | 4,501  | 4,373  | 3,535  |
| 4. 2008.....  | XXX    | XXX    | 22,290 | 21,651 | 16,757 | 12,642 | 8,149  | 5,159  | 4,718  | 4,317  |
| 5. 2009.....  | XXX    | XXX    | XXX    | 31,054 | 28,639 | 19,584 | 13,220 | 8,144  | 5,649  | 4,825  |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX    | 35,258 | 33,153 | 20,689 | 13,277 | 9,143  | 5,922  |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX    | XXX    | 39,422 | 34,061 | 19,868 | 14,079 | 9,167  |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 40,493 | 32,536 | 21,099 | 14,298 |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 38,023 | 33,997 | 21,339 |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 39,018 | 34,212 |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 39,040 |

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

|               |         |         |        |        |        |        |        |        |        |        |
|---------------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Prior..... | 137,563 | 115,678 | 91,894 | 63,468 | 7,518  | 4,529  | 2,077  | 1,052  | 301    |        |
| 2. 2006.....  | 71,335  | 41,434  | 23,392 | 24,428 | 4,448  | 3,119  | 1,508  | 820    | 627    | 275    |
| 3. 2007.....  | XXX     | 71,822  | 49,041 | 19,895 | 6,508  | 4,296  | 2,363  | 1,296  | 681    | 550    |
| 4. 2008.....  | XXX     | XXX     | 95,106 | 38,555 | 13,183 | 6,496  | 3,341  | 2,088  | 1,114  | 605    |
| 5. 2009.....  | XXX     | XXX     | XXX    | 69,386 | 32,642 | 13,197 | 5,076  | 2,976  | 1,809  | 998    |
| 6. 2010.....  | XXX     | XXX     | XXX    | XXX    | 67,295 | 33,115 | 10,263 | 4,477  | 2,545  | 1,601  |
| 7. 2011.....  | XXX     | XXX     | XXX    | XXX    | XXX    | 69,912 | 26,130 | 9,079  | 3,848  | 2,263  |
| 8. 2012.....  | XXX     | XXX     | XXX    | XXX    | XXX    | XXX    | 56,254 | 22,868 | 7,894  | 3,422  |
| 9. 2013.....  | XXX     | XXX     | XXX    | XXX    | XXX    | XXX    | XXX    | 48,474 | 21,706 | 6,996  |
| 10. 2014..... | XXX     | XXX     | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 51,460 | 19,106 |
| 11. 2015..... | XXX     | XXX     | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 44,967 |

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

| Years in Which Losses Were Incurred | BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |      |      |      |      |      |      |      |      |      |
|-------------------------------------|---|------|------|------|------|------|------|------|------|------|
|                                     | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                     | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| 1. Prior.....                       |   |      |      |      |      |      |      |      |      |      |
| 2. 2006.....                        |   |      |      |      |      |      |      |      |      |      |
| 3. 2007.....                        | XXX   |      |      |      |      |      |      |      |      |      |
| 4. 2008.....                        | XXX   | XXX  |      |      |      |      |      |      |      |      |
| 5. 2009.....                        | XXX   | XXX  | XX   |      |      |      |      |      |      |      |
| 6. 2010.....                        | XXX   | XXX  | XX   | XX   |      |      |      |      |      |      |
| 7. 2011.....                        | XXX   | XXX  | XX   | XXX  | XXX  |      |      |      |      |      |
| 8. 2012.....                        | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |      |
| 9. 2013.....                        | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |
| 10. 2014.....                       | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |
| 11. 2015.....                       | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |

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

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2010.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2011.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2012.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2013.....  | XXX | XXX | XX  | XXX | XXX | XXX | XXX |     |     |  |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

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

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2010.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2011.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2012.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2013.....  | XXX | XXX | XX  | XXX | XXX | XX  | XXX |     |     |  |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

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

|               |        |        |        |       |       |        |        |        |        |        |
|---------------|--------|--------|--------|-------|-------|--------|--------|--------|--------|--------|
| 1. Prior..... | 17,715 | 11,376 | 6,117  | 4,062 | 2,128 | 2,394  | 1,423  | 770    | 500    |        |
| 2. 2006.....  | 9,888  | 11,469 | 3,842  | 2,791 | 1,348 | 1,165  | 767    | 513    | 588    | 538    |
| 3. 2007.....  | XXX    | 10,665 | 6,306  | 2,401 | 1,758 | 2,006  | 939    | 617    | 576    | 538    |
| 4. 2008.....  | XXX    | XXX    | 10,535 | 5,216 | 4,010 | 2,815  | 1,763  | 814    | 800    | 570    |
| 5. 2009.....  | XXX    | XXX    | XXX    | 8,618 | 5,012 | 6,420  | 2,513  | 1,555  | 1,076  | 805    |
| 6. 2010.....  | XXX    | XXX    | XXX    | XXX   | 9,710 | 7,022  | 5,630  | 2,159  | 1,995  | 1,050  |
| 7. 2011.....  | XXX    | XXX    | XXX    | XXX   | XXX   | 13,123 | 6,224  | 4,898  | 2,799  | 1,974  |
| 8. 2012.....  | XXX    | XXX    | XXX    | XXX   | XXX   | XXX    | 11,679 | 5,564  | 6,348  | 2,769  |
| 9. 2013.....  | XXX    | XXX    | XXX    | XXX   | XXX   | XXX    | XXX    | 10,491 | 7,512  | 6,279  |
| 10. 2014..... | XXX    | XXX    | XXX    | XXX   | XXX   | XXX    | XXX    | XXX    | 14,610 | 7,496  |
| 11. 2015..... | XXX    | XXX    | XXX    | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | 14,714 |

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

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2006.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2007.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2008.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2009.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2010.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2011.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2012.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2013.....  | XXX | XXX | XX  | XXX | XXX | XX  | XXX |     |     |  |
| 10. 2014..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2015..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

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

| Years in Which Losses Were Incurred | BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |      |      |      |      |      |      |       |       |       |
|-------------------------------------|---|------|------|------|------|------|------|-------|-------|-------|
|                                     | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8     | 9     | 10    |
|                                     | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013  | 2014  | 2015  |
| 1. Prior                            | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 1,734 | 33    | 1     |
| 2. 2014                             | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX   | 1,635 | 30    |
| 3. 2015                             | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX   | XXX   | 1,484 |

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

|          |     |     |     |     |     |     |     |       |       |       |
|----------|-----|-----|-----|-----|-----|-----|-----|-------|-------|-------|
| 1. Prior | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 8,604 | 1,442 | 658   |
| 2. 2014  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX   | 7,153 | 786   |
| 3. 2015  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX   | XXX   | 7,144 |

SCHEDULE P - PART 4K - FIDELITY/SURETY

|          |     |     |     |     |     |     |     |     |     |     |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1. Prior | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 484 |     |     |
| 2. 2014  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 438 |     |
| 3. 2015  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 330 |

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

|          |     |     |     |     |     |     |     |     |     |  |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |
| 2. 2014  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 3. 2015  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

|          |     |     |     |     |     |     |     |     |     |  |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |     |     |     |     |     |  |
| 2. 2006  |     |     |     |     |     |     |     |     |     |  |
| 3. 2007  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2008  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2009  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2010  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |
| 7. 2011  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |
| 8. 2012  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |
| 9. 2013  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |
| 10. 2014 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2015 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4T - Warranty

N O N E

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**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |        |        |        |        |        |        |        |        |        |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|  | 1   | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |
|  | 2006  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
| 1. Prior.....  | 6,424   | 2,788  | 3,410  | 3,329  | 4,590  | 4,670  | 5,386  | 3,922  | 5,613  | 4,761  |
| 2. 2006.....   | 16,290  | 20,091 | 20,347 | 20,395 | 20,424 | 20,429 | 20,499 | 20,501 | 20,502 | 20,502 |
| 3. 2007.....   | XXX   | 21,916 | 26,329 | 26,601 | 26,671 | 26,695 | 26,806 | 26,811 | 26,815 | 26,816 |
| 4. 2008.....   | XXX   | XXX    | 31,705 | 37,690 | 38,093 | 38,188 | 38,328 | 38,342 | 38,350 | 38,352 |
| 5. 2009.....   | XXX   | XXX    | XXX    | 33,667 | 39,804 | 40,218 | 40,429 | 40,450 | 40,458 | 40,462 |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 29,169 | 41,104 | 42,074 | 42,174 | 42,210 | 42,223 |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX    | 45,128 | 61,300 | 62,039 | 62,170 | 62,214 |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 32,559 | 44,027 | 44,592 | 44,738 |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 26,431 | 36,405 | 37,102 |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 25,015 | 36,956 |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 18,453 |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |       |       |       |        |        |        |       |        |       |
|--|---|-------|-------|-------|--------|--------|--------|-------|--------|-------|
|  | 1   | 2     | 3     | 4     | 5      | 6      | 7      | 8     | 9      | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010   | 2011   | 2012   | 2013  | 2014   | 2015  |
| 1. Prior.....  | 430   | 151   | 61    | 51    | 42     | 21     | 17     | 13    | 7      | 2     |
| 2. 2006.....   | 3,436   | 299   | 80    | 46    | 17     | 9      | 3      | 1     |        |       |
| 3. 2007.....   | XXX   | 3,814 | 294   | 87    | 34     | 17     | 9      | 4     | 1      |       |
| 4. 2008.....   | XXX   | XXX   | 4,843 | 398   | 142    | 56     | 18     | 7     | 3      | 1     |
| 5. 2009.....   | XXX   | XXX   | XXX   | 4,869 | 501    | 124    | 44     | 20    | 12     | 8     |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 11,143 | 893    | 118    | 46    | 18     | 10    |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX    | 15,383 | 806    | 174   | 70     | 37    |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | 10,549 | 649   | 186    | 61    |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | 9,513 | 814    | 169   |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX   | 11,464 | 926   |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX   | XXX    | 7,518 |

**SECTION 3**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |        |        |        |        |        |        |        |        |        |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|  | 1   | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |
|  | 2006  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
| 1. Prior.....  | 1,789   | 3,713  | 30     | 15     | 9      | 3      | 7,737  | 5,621  | 7,498  | 5,959  |
| 2. 2006.....   | 22,938  | 24,654 | 24,728 | 24,754 | 24,757 | 24,758 | 24,907 | 24,907 | 24,910 | 24,910 |
| 3. 2007.....   | XXX   | 30,205 | 32,278 | 32,398 | 32,431 | 32,439 | 32,642 | 32,642 | 32,643 | 32,643 |
| 4. 2008.....   | XXX   | XXX    | 43,576 | 46,418 | 46,632 | 46,658 | 46,859 | 46,863 | 46,868 | 46,870 |
| 5. 2009.....   | XXX   | XXX    | XXX    | 43,708 | 46,664 | 46,766 | 47,038 | 47,044 | 47,047 | 47,047 |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 46,176 | 49,457 | 49,882 | 49,925 | 49,938 | 49,944 |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX    | 67,540 | 70,871 | 71,064 | 71,112 | 71,129 |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 49,163 | 52,045 | 52,200 | 52,244 |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 42,136 | 44,491 | 44,641 |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 41,891 | 44,407 |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 30,676 |

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**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |        |        |        |        |        |        |        |        |        |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|  | 1   | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |
|  | 2006  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
| 1. Prior.....  | 13,952  | 8,877  | 8,081  | 7,977  | 8,099  | 8,529  | 8,835  | 9,047  | 9,323  | 9,005  |
| 2. 2006.....   | 12,927  | 17,869 | 18,728 | 19,056 | 19,155 | 19,212 | 19,235 | 19,248 | 19,255 | 19,255 |
| 3. 2007.....   | XXX   | 14,335 | 19,856 | 20,680 | 20,978 | 21,118 | 21,186 | 21,213 | 21,220 | 21,225 |
| 4. 2008.....   | XXX   | XXX    | 15,267 | 21,017 | 21,900 | 22,229 | 22,353 | 22,428 | 22,453 | 22,465 |
| 5. 2009.....   | XXX   | XXX    | XXX    | 16,780 | 22,980 | 24,065 | 24,486 | 24,679 | 24,750 | 24,776 |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 18,943 | 26,182 | 27,413 | 27,817 | 27,995 | 28,074 |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX    | 20,523 | 27,931 | 29,180 | 29,651 | 29,863 |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 20,765 | 28,068 | 29,254 | 29,723 |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 21,058 | 28,423 | 29,628 |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 21,154 | 28,574 |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 21,384 |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 2,456   | 1,015 | 432   | 186   | 104   | 55    | 30    | 14    | 6     | 3     |
| 2. 2006.....   | 6,113   | 1,438 | 513   | 196   | 107   | 47    | 23    | 9     | 3     | 3     |
| 3. 2007.....   | XXX   | 6,376 | 1,408 | 538   | 250   | 110   | 46    | 15    | 7     | 2     |
| 4. 2008.....   | XXX   | XXX   | 6,687 | 1,489 | 583   | 263   | 126   | 52    | 25    | 12    |
| 5. 2009.....   | XXX   | XXX   | XXX   | 7,412 | 1,828 | 703   | 312   | 137   | 61    | 32    |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 8,512 | 1,990 | 723   | 328   | 145   | 64    |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,472 | 2,125 | 826   | 375   | 164   |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,500 | 2,059 | 828   | 357   |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,722 | 2,105 | 887   |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,776 | 2,072 |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,891 |

**SECTION 3**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |        |        |        |        |        |        |        |        |        |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|  | 1   | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |
|  | 2006  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
| 1. Prior.....  | 1,786   | 9,676  | 66     | 24     | 9      | 3      | 11,185 | 11,364 | 11,556 | 11,033 |
| 2. 2006.....   | 20,879  | 22,492 | 22,655 | 22,715 | 22,731 | 22,735 | 22,735 | 22,735 | 22,736 | 22,736 |
| 3. 2007.....   | XXX   | 22,929 | 24,844 | 25,030 | 25,066 | 25,082 | 25,089 | 25,090 | 25,090 | 25,090 |
| 4. 2008.....   | XXX   | XXX    | 24,399 | 26,343 | 26,507 | 26,572 | 26,588 | 26,597 | 26,599 | 26,599 |
| 5. 2009.....   | XXX   | XXX    | XXX    | 26,965 | 28,984 | 29,187 | 29,273 | 29,299 | 29,302 | 29,303 |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 30,616 | 32,972 | 33,250 | 33,311 | 33,319 | 33,325 |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX    | 32,412 | 35,066 | 35,321 | 35,393 | 35,417 |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 32,866 | 35,175 | 35,396 | 35,452 |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 33,609 | 35,835 | 36,107 |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 33,742 | 35,892 |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 34,302 |

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**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 1,557   | 503   | 516   | 620   | 905   | 1,410 | 1,724 | 1,915 | 2,266 | 2,301 |
| 2. 2006.....   | 3,516   | 4,870 | 5,144 | 5,240 | 5,294 | 5,309 | 5,318 | 5,325 | 5,327 | 5,327 |
| 3. 2007.....   | XXX   | 3,792 | 5,275 | 5,566 | 5,689 | 5,743 | 5,769 | 5,784 | 5,785 | 5,785 |
| 4. 2008.....   | XXX   | XXX   | 3,927 | 5,370 | 5,569 | 5,685 | 5,748 | 5,784 | 5,793 | 5,801 |
| 5. 2009.....   | XXX   | XXX   | XXX   | 3,847 | 5,373 | 5,641 | 5,777 | 5,843 | 5,867 | 5,879 |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 4,300 | 5,954 | 6,311 | 6,454 | 6,528 | 6,560 |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 4,828 | 6,569 | 6,896 | 7,037 | 7,132 |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 4,804 | 6,505 | 6,848 | 7,012 |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,313 | 7,220 | 7,602 |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,649 | 7,678 |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,937 |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 763   | 351   | 175   | 64    | 36    | 26    | 11    | 3     | 3     |       |
| 2. 2006.....   | 1,774   | 498   | 192   | 101   | 36    | 25    | 13    | 6     | 3     | 3     |
| 3. 2007.....   | XXX   | 1,904 | 548   | 224   | 108   | 51    | 23    | 5     | 4     | 4     |
| 4. 2008.....   | XXX   | XXX   | 1,788 | 468   | 235   | 113   | 47    | 19    | 11    | 2     |
| 5. 2009.....   | XXX   | XXX   | XXX   | 2,015 | 549   | 252   | 121   | 52    | 31    | 16    |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 2,320 | 649   | 258   | 124   | 58    | 25    |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,364 | 585   | 300   | 156   | 70    |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 1,952 | 624   | 292   | 157   |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,245 | 712   | 357   |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,418 | 782   |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,506 |

**SECTION 3**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |        |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|--------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10     |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015   |
| 1. Prior.....  | 487   | 243   | 13    | 4     | (1)   | 6     | 2,135 | 2,399 | 2,809 | 2,896  |
| 2. 2006.....   | 5,733   | 6,164 | 6,211 | 6,224 | 6,224 | 6,229 | 6,227 | 6,227 | 6,229 | 6,231  |
| 3. 2007.....   | XXX   | 6,222 | 6,739 | 6,798 | 6,818 | 6,823 | 6,826 | 6,826 | 6,826 | 6,829  |
| 4. 2008.....   | XXX   | XXX   | 6,261 | 6,728 | 6,773 | 6,776 | 6,778 | 6,787 | 6,789 | 6,790  |
| 5. 2009.....   | XXX   | XXX   | XXX   | 6,446 | 6,883 | 6,920 | 6,932 | 6,939 | 6,942 | 6,943  |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 7,283 | 7,666 | 7,732 | 7,763 | 7,777 | 7,780  |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 7,952 | 8,346 | 8,461 | 8,491 | 8,510  |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 7,566 | 8,331 | 8,431 | 8,474  |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,523 | 9,298 | 9,416  |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 9,149 | 10,000 |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 9,733  |

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SCHEDULE P - PART 5D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 3,743   | 1,441 | 936   | 1,355 | 2,065 | 2,924 | 3,505 | 4,018 | 4,478 | 4,809 |
| 2. 2006.....   | 1,793   | 4,532 | 5,061 | 5,278 | 5,379 | 5,418 | 5,442 | 5,471 | 5,480 | 5,489 |
| 3. 2007.....   | XXX   | 1,797 | 4,818 | 5,380 | 5,579 | 5,671 | 5,733 | 5,772 | 5,801 | 5,810 |
| 4. 2008.....   | XXX   | XXX   | 1,948 | 4,715 | 5,233 | 5,427 | 5,547 | 5,594 | 5,635 | 5,672 |
| 5. 2009.....   | XXX   | XXX   | XXX   | 1,677 | 4,182 | 4,668 | 4,845 | 4,920 | 4,963 | 4,986 |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 2,068 | 4,498 | 4,959 | 5,167 | 5,269 | 5,324 |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,304 | 4,438 | 4,921 | 5,156 | 5,257 |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,219 | 4,277 | 4,728 | 4,932 |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,301 | 4,175 | 4,612 |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,228 | 4,040 |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,192 |

SECTION 2

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 1,586   | 826   | 559   | 377   | 292   | 248   | 202   | 171   | 157   | 144   |
| 2. 2006.....   | 3,521   | 954   | 453   | 245   | 141   | 106   | 80    | 55    | 45    | 37    |
| 3. 2007.....   | XXX   | 3,783 | 1,000 | 459   | 281   | 187   | 125   | 89    | 62    | 55    |
| 4. 2008.....   | XXX   | XXX   | 3,570 | 1,009 | 501   | 316   | 198   | 152   | 115   | 78    |
| 5. 2009.....   | XXX   | XXX   | XXX   | 3,179 | 850   | 373   | 206   | 134   | 91    | 67    |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 3,018 | 877   | 449   | 256   | 156   | 103   |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,688 | 935   | 509   | 282   | 186   |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,480 | 782   | 389   | 194   |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,311 | 759   | 354   |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,286 | 748   |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 2,132 |

SECTION 3

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 552   | 780   | 20    | 7     | 7     | 1     | 3,895 | 4,451 | 5,079 | 5,487 |
| 2. 2006.....   | 5,710   | 6,269 | 6,329 | 6,341 | 6,342 | 6,348 | 6,348 | 6,348 | 6,348 | 6,348 |
| 3. 2007.....   | XXX   | 5,950 | 6,583 | 6,643 | 6,664 | 6,664 | 6,664 | 6,664 | 6,666 | 6,668 |
| 4. 2008.....   | XXX   | XXX   | 5,963 | 6,523 | 6,580 | 6,601 | 6,608 | 6,611 | 6,613 | 6,613 |
| 5. 2009.....   | XXX   | XXX   | XXX   | 5,218 | 5,733 | 5,763 | 5,777 | 5,780 | 5,781 | 5,779 |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 5,519 | 6,118 | 6,171 | 6,195 | 6,200 | 6,202 |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,600 | 6,153 | 6,211 | 6,222 | 6,229 |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,198 | 5,746 | 5,809 | 5,816 |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,104 | 5,592 | 5,633 |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 5,056 | 5,491 |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 4,874 |



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**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |       |       |       |        |        |        |        |        |        |
|--|---|-------|-------|-------|--------|--------|--------|--------|--------|--------|
|  | 1   | 2     | 3     | 4     | 5      | 6      | 7      | 8      | 9      | 10     |
|  | 2006  | 2007  | 2008  | 2009  | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
| 1. Prior.....  | 9,104   | 7,472 | 7,363 | 7,535 | 8,218  | 8,732  | 8,567  | 8,319  | 8,310  | 7,741  |
| 2. 2006.....   | 5,351   | 7,396 | 7,782 | 8,010 | 8,147  | 8,242  | 8,306  | 8,376  | 8,401  | 8,421  |
| 3. 2007.....   | XXX   | 5,508 | 7,909 | 8,382 | 8,602  | 8,718  | 8,796  | 8,864  | 8,899  | 8,920  |
| 4. 2008.....   | XXX   | XXX   | 7,157 | 9,778 | 10,235 | 10,459 | 10,631 | 10,726 | 10,774 | 10,795 |
| 5. 2009.....   | XXX   | XXX   | XXX   | 6,807 | 9,333  | 9,723  | 9,976  | 10,104 | 10,186 | 10,241 |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 7,080  | 10,555 | 11,175 | 11,456 | 11,589 | 11,663 |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX    | 8,748  | 12,780 | 13,361 | 13,630 | 13,772 |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | 6,690  | 9,900  | 10,390 | 10,614 |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | 6,193  | 9,176  | 9,735  |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | 6,638  | 9,809  |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 5,218  |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |       |       |       |       |       |       |       |       |       |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |
| 1. Prior.....  | 3,325   | 1,636 | 1,116 | 724   | 468   | 375   | 260   | 212   | 206   | 129   |
| 2. 2006.....   | 2,846   | 850   | 466   | 306   | 213   | 135   | 145   | 48    | 50    | 54    |
| 3. 2007.....   | XXX   | 3,132 | 937   | 468   | 243   | 165   | 139   | 69    | 58    | 40    |
| 4. 2008.....   | XXX   | XXX   | 3,333 | 977   | 517   | 316   | 183   | 88    | 58    | 241   |
| 5. 2009.....   | XXX   | XXX   | XXX   | 3,276 | 882   | 531   | 317   | 181   | 113   | 70    |
| 6. 2010.....   | XXX   | XXX   | XXX   | XXX   | 4,449 | 1,209 | 536   | 251   | 133   | 72    |
| 7. 2011.....   | XXX   | XXX   | XXX   | XXX   | XXX   | 4,819 | 1,049 | 512   | 275   | 144   |
| 8. 2012.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,885 | 926   | 466   | 263   |
| 9. 2013.....   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,754 | 1,073 | 519   |
| 10. 2014.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,954 | 1,030 |
| 11. 2015.....  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,699 |

**SECTION 3**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |        |        |        |        |        |        |        |        |        |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|  | 1   | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |
|  | 2006  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
| 1. Prior.....  | 1,871   | 10,139 | 553    | 316    | 204    | 140    | 13,551 | 13,165 | 13,339 | 12,256 |
| 2. 2006.....   | 9,477   | 10,688 | 10,941 | 11,091 | 11,196 | 11,252 | 11,344 | 11,379 | 11,416 | 11,448 |
| 3. 2007.....   | XXX   | 10,063 | 11,471 | 11,755 | 11,867 | 11,936 | 12,026 | 12,050 | 12,083 | 12,107 |
| 4. 2008.....   | XXX   | XXX    | 12,318 | 13,914 | 14,164 | 14,259 | 14,352 | 14,380 | 14,409 | 14,622 |
| 5. 2009.....   | XXX   | XXX    | XXX    | 11,929 | 13,355 | 13,619 | 13,754 | 13,802 | 13,843 | 13,867 |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 13,515 | 15,226 | 15,515 | 15,623 | 15,675 | 15,701 |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX    | 15,835 | 17,500 | 17,780 | 17,877 | 17,927 |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 12,478 | 13,949 | 14,191 | 14,299 |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 12,039 | 13,469 | 13,764 |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 12,689 | 14,123 |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 10,873 |

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 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

| Years in<br>Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |      |      |      |      |      |      |      |      |      |
|--|---|------|------|------|------|------|------|------|------|------|
|  | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|  | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| 1. Prior.....  | 521   | 504  | 560  | 547  | 563  | 613  | 580  | 579  | 543  | 586  |
| 2. 2006.....   | 269   | 376  | 412  | 427  | 446  | 458  | 466  | 550  | 561  | 563  |
| 3. 2007.....   | XXX   | 298  | 442  | 471  | 499  | 517  | 527  | 534  | 547  | 550  |
| 4. 2008.....   | XXX   | XXX  | 313  | 464  | 507  | 518  | 532  | 542  | 549  | 553  |
| 5. 2009.....   | XXX   | XXX  | XXX  | 338  | 478  | 516  | 549  | 573  | 585  | 589  |
| 6. 2010.....   | XXX   | XXX  | XXX  | XXX  | 332  | 497  | 535  | 559  | 576  | 585  |
| 7. 2011.....   | XXX   | XXX  | XXX  | XXX  | XXX  | 407  | 533  | 584  | 609  | 616  |
| 8. 2012.....   | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | 369  | 514  | 559  | 589  |
| 9. 2013.....   | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 354  | 511  | 566  |
| 10. 2014.....  | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 363  | 523  |
| 11. 2015.....  | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 313  |

**SECTION 2A**

| Years in<br>Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |      |      |      |      |      |      |      |      |      |
|--|---|------|------|------|------|------|------|------|------|------|
|  | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|  | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| 1. Prior.....  | 248   | 174  | 120  | 85   | 63   | 47   | 30   | 25   | 24   | 44   |
| 2. 2006.....   | 145   | 90   | 57   | 52   | 45   | 105  | 102  | 19   | 11   | 12   |
| 3. 2007.....   | XXX   | 157  | 79   | 64   | 39   | 44   | 33   | 27   | 12   | 11   |
| 4. 2008.....   | XXX   | XXX  | 190  | 99   | 42   | 39   | 20   | 8    | 11   | 9    |
| 5. 2009.....   | XXX   | XXX  | XXX  | 230  | 116  | 80   | 54   | 30   | 16   | 11   |
| 6. 2010.....   | XXX   | XXX  | XXX  | XXX  | 219  | 118  | 63   | 39   | 24   | 17   |
| 7. 2011.....   | XXX   | XXX  | XXX  | XXX  | XXX  | 201  | 100  | 62   | 36   | 27   |
| 8. 2012.....   | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | 214  | 119  | 78   | 58   |
| 9. 2013.....   | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 226  | 132  | 83   |
| 10. 2014.....  | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 251  | 202  |
| 11. 2015.....  | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 335  |

**SECTION 3A**

| Years in<br>Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |      |      |      |      |      |      |      |      |      |
|--|---|------|------|------|------|------|------|------|------|------|
|  | 1   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|  | 2006  | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| 1. Prior.....  | 195   | 779  | 54   | 41   | 28   | 19   | 906  | 885  | 872  | 926  |
| 2. 2006.....   | 474   | 586  | 616  | 648  | 671  | 753  | 762  | 768  | 776  | 782  |
| 3. 2007.....   | XXX   | 510  | 652  | 695  | 710  | 742  | 748  | 752  | 757  | 763  |
| 4. 2008.....   | XXX   | XXX  | 589  | 730  | 756  | 772  | 786  | 787  | 794  | 799  |
| 5. 2009.....   | XXX   | XXX  | XXX  | 653  | 778  | 815  | 836  | 848  | 850  | 853  |
| 6. 2010.....   | XXX   | XXX  | XXX  | XXX  | 647  | 814  | 845  | 856  | 874  | 882  |
| 7. 2011.....   | XXX   | XXX  | XXX  | XXX  | XXX  | 723  | 843  | 890  | 913  | 920  |
| 8. 2012.....   | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | 668  | 832  | 885  | 909  |
| 9. 2013.....   | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 679  | 829  | 876  |
| 10. 2014.....  | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 724  | 950  |
| 11. 2015.....  | XXX   | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 788  |

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule P - Part 5T - Warranty - Section 1

NONE

Schedule P - Part 5T - Warranty - Section 2

NONE

Schedule P - Part 5T - Warranty - Section 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED) |        |        |        |         |         |         |         |         |         | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|---|--------|--------|--------|---------|---------|---------|---------|---------|---------|---|
|  | 1   | 2      | 3      | 4      | 5       | 6       | 7       | 8       | 9       | 10      |   |
|  | 2006  | 2007   | 2008   | 2009   | 2010    | 2011    | 2012    | 2013    | 2014    | 2015    |   |
| 1. Prior.....  | 39,659  | (53)   |        |        |         |         |         |         |         |         |   |
| 2. 2006.....   | 49,077  | 91,895 | 91,849 | 91,849 | 91,849  | 91,849  | 91,849  | 91,849  | 91,849  | 91,849  |   |
| 3. 2007.....   | XXX   | 50,059 | 93,362 | 93,180 | 93,180  | 93,180  | 93,180  | 93,180  | 93,180  | 93,180  |   |
| 4. 2008.....   | XXX   | XXX    | 51,952 | 95,927 | 95,623  | 95,621  | 95,621  | 95,621  | 95,621  | 95,621  |   |
| 5. 2009.....   | XXX   | XXX    | XXX    | 54,893 | 101,607 | 101,396 | 101,383 | 101,383 | 101,383 | 101,381 | (2)   |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 58,919  | 110,091 | 109,977 | 109,977 | 109,976 | 109,976 |   |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX     | 63,412  | 118,860 | 118,845 | 118,833 | 118,831 | (2)   |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX     | XXX     | 69,070  | 131,436 | 131,419 | 131,409 | (10)  |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | 74,494  | 141,635 | 141,629 | (6)   |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | 81,465  | 157,021 | 75,556                                      |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | 92,027  | 92,027                                      |
| 12. Totals.....  | XXX   | XXX    | XXX    | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 167,563                                     |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 88,736  | 92,824 | 95,208 | 98,686 | 105,329 | 114,372 | 124,391 | 136,845 | 148,576 | 167,563 | XXX   |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED) |       |       |       |       |       |       |       |       |       | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|---|
|  | 1  | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |   |
|  | 2006   | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  |   |
| 1. Prior.....  | 3,042  | (4)   |       |       |       |       |       |       |       |       |   |
| 2. 2006.....   | 3,764  | 7,211 | 7,208 | 7,208 | 7,208 | 7,208 | 7,208 | 7,208 | 7,208 | 7,208 |   |
| 3. 2007.....   | XXX  | 4,030 | 7,170 | 7,158 | 7,158 | 7,158 | 7,158 | 7,158 | 7,158 | 7,158 |   |
| 4. 2008.....   | XXX  | XXX   | 3,767 | 6,642 | 6,624 | 6,624 | 6,624 | 6,624 | 6,624 | 6,624 |   |
| 5. 2009.....   | XXX  | XXX   | XXX   | 3,589 | 6,333 | 6,321 | 6,321 | 6,321 | 6,321 | 6,321 |   |
| 6. 2010.....   | XXX  | XXX   | XXX   | XXX   | 3,461 | 6,274 | 6,267 | 6,267 | 6,267 | 6,267 |   |
| 7. 2011.....   | XXX  | XXX   | XXX   | XXX   | XXX   | 3,485 | 6,538 | 6,537 | 6,536 | 6,536 |   |
| 8. 2012.....   | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | 3,803 | 6,920 | 6,919 | 6,919 |   |
| 9. 2013.....   | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,724 | 6,745 | 6,745 |   |
| 10. 2014.....  | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,665 | 6,685 | 3,020                                       |
| 11. 2015.....  | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 3,679 | 3,679                                       |
| 12. Totals.....  | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 6,699                                       |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 6,806  | 7,472 | 6,903 | 6,453 | 6,186 | 6,286 | 6,849 | 6,840 | 6,684 | 6,699 | XXX   |

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION**

**(EXCLUDING EXCESS WORKERS' COMPENSATION)**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED) |         |         |         |         |         |         |         |         |         | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---|
|  | 1   | 2       | 3       | 4       | 5       | 6       | 7       | 8       | 9       | 10      |   |
|  | 2006  | 2007    | 2008    | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    | 2015    |   |
| 1. Prior.....  | 43,662  | 572     | (31)    |         |         |         |         |         |         |         |   |
| 2. 2006.....   | 57,548  | 107,642 | 107,349 | 107,347 | 107,347 | 107,347 | 107,347 | 107,347 | 107,347 | 107,347 |   |
| 3. 2007.....   | XXX   | 68,752  | 119,265 | 118,347 | 118,342 | 118,342 | 118,342 | 118,342 | 118,342 | 118,342 |   |
| 4. 2008.....   | XXX   | XXX     | 70,331  | 117,264 | 115,322 | 115,322 | 115,322 | 115,322 | 115,322 | 115,322 |   |
| 5. 2009.....   | XXX   | XXX     | XXX     | 67,301  | 112,895 | 111,870 | 111,861 | 111,861 | 111,861 | 111,861 |   |
| 6. 2010.....   | XXX   | XXX     | XXX     | XXX     | 68,584  | 120,726 | 119,818 | 119,808 | 119,702 | 119,703 | 1   |
| 7. 2011.....   | XXX   | XXX     | XXX     | XXX     | XXX     | 69,438  | 124,899 | 124,868 | 124,602 | 124,605 | 3   |
| 8. 2012.....   | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | 67,811  | 129,649 | 129,650 | 129,669 | 19  |
| 9. 2013.....   | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 72,715  | 140,335 | 140,807 | 472   |
| 10. 2014.....  | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 75,427  | 147,476 | 72,049                                      |
| 11. 2015.....  | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 76,881  | 76,881                                      |
| 12. Totals.....  | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 149,425                                     |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 101,210   | 119,419 | 120,521 | 113,314 | 112,232 | 120,555 | 122,355 | 134,512 | 142,676 | 149,425 | XXX   |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED) |        |        |        |        |        |        |        |        |        | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
|  | 1  | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |   |
|  | 2006   | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |   |
| 1. Prior.....  | 3,797  | 52     | (3)    |        |        |        |        |        |        |        |   |
| 2. 2006.....   | 5,004  | 9,571  | 9,546  | 9,546  | 9,546  | 9,546  | 9,546  | 9,546  | 9,546  | 9,546  |   |
| 3. 2007.....   | XXX  | 6,268  | 10,563 | 10,493 | 10,493 | 10,493 | 10,493 | 10,493 | 10,493 | 10,493 |   |
| 4. 2008.....   | XXX  | XXX    | 5,981  | 9,555  | 9,423  | 9,423  | 9,423  | 9,423  | 9,423  | 9,423  |   |
| 5. 2009.....   | XXX  | XXX    | XXX    | 5,125  | 8,227  | 8,162  | 8,162  | 8,162  | 8,162  | 8,162  |   |
| 6. 2010.....   | XXX  | XXX    | XXX    | XXX    | 4,666  | 7,996  | 7,936  | 7,935  | 7,929  | 7,929  |   |
| 7. 2011.....   | XXX  | XXX    | XXX    | XXX    | XXX    | 4,434  | 8,104  | 8,102  | 8,087  | 8,087  |   |
| 8. 2012.....   | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | 4,485  | 8,288  | 8,310  | 8,310  |   |
| 9. 2013.....   | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 4,471  | 8,351  | 8,406  | 55  |
| 10. 2014.....  | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 4,300  | 8,066  | 3,766                                       |
| 11. 2015.....  | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 3,983  | 3,983                                       |
| 12. Totals.....  | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 7,804                                       |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 8,801  | 10,888 | 10,248 | 8,629  | 7,636  | 7,698  | 8,095  | 8,271  | 8,181  | 7,804  | XXX   |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

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

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED) |         |         |         |         |         |         |         |         |         | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---|
|  | 1   | 2       | 3       | 4       | 5       | 6       | 7       | 8       | 9       | 10      |   |
|  | 2006  | 2007    | 2008    | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    | 2015    |   |
| 1. Prior.....  | 126,348   | 831     | (67)    |         |         |         |         |         |         |         |   |
| 2. 2006.....   | 137,161   | 262,886 | 262,462 | 262,459 | 262,458 | 262,458 | 262,458 | 262,458 | 262,458 | 262,458 |   |
| 3. 2007.....   | XXX   | 139,675 | 260,090 | 259,250 | 259,238 | 259,237 | 259,237 | 259,237 | 259,237 | 259,237 |   |
| 4. 2008.....   | XXX   | XXX     | 137,787 | 253,283 | 251,457 | 251,446 | 251,444 | 251,444 | 251,444 | 251,444 |   |
| 5. 2009.....   | XXX   | XXX     | XXX     | 137,119 | 255,180 | 253,852 | 253,823 | 253,821 | 253,821 | 253,817 | (4)   |
| 6. 2010.....   | XXX   | XXX     | XXX     | XXX     | 145,134 | 275,445 | 274,984 | 274,977 | 274,974 | 274,969 | (5)   |
| 7. 2011.....   | XXX   | XXX     | XXX     | XXX     | XXX     | 154,303 | 298,691 | 298,979 | 298,947 | 298,940 | (7)   |
| 8. 2012.....   | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | 167,553 | 333,334 | 333,851 | 333,822 | (29)  |
| 9. 2013.....   | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 186,054 | 368,013 | 368,836 | 823   |
| 10. 2014.....  | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 201,200 | 397,048 | 195,848                                     |
| 11. 2015.....  | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 207,590 | 207,590                                     |
| 12. Totals.....  | XXX   | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | XXX     | 404,216                                     |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 263,509   | 266,231 | 257,710 | 251,772 | 261,355 | 283,274 | 311,449 | 352,114 | 383,641 | 404,216 | XXX   |

SECTION 2

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED) |        |        |        |        |        |        |        |        |        | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
|  | 1  | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |   |
|  | 2006   | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |   |
| 1. Prior.....  | 12,642   | 88     | (8)    |        |        |        |        |        |        |        |   |
| 2. 2006.....   | 13,673   | 27,018 | 26,975 | 26,975 | 26,975 | 26,975 | 26,975 | 26,975 | 26,975 | 26,975 |   |
| 3. 2007.....   | XXX  | 14,736 | 26,823 | 26,741 | 26,740 | 26,740 | 26,740 | 26,740 | 26,740 | 26,740 |   |
| 4. 2008.....   | XXX  | XXX    | 13,794 | 25,013 | 24,837 | 24,836 | 24,833 | 24,833 | 24,833 | 24,833 |   |
| 5. 2009.....   | XXX  | XXX    | XXX    | 13,306 | 24,682 | 24,551 | 24,548 | 24,548 | 24,548 | 24,548 |   |
| 6. 2010.....   | XXX  | XXX    | XXX    | XXX    | 13,953 | 26,774 | 26,723 | 26,722 | 26,722 | 26,721 | (1)   |
| 7. 2011.....   | XXX  | XXX    | XXX    | XXX    | XXX    | 15,135 | 30,996 | 31,029 | 31,025 | 31,024 | (1)   |
| 8. 2012.....   | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | 18,410 | 37,501 | 37,598 | 37,595 | (3)   |
| 9. 2013.....   | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 21,426 | 44,111 | 44,290 | 179   |
| 10. 2014.....  | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 25,043 | 49,939 | 24,896                                      |
| 11. 2015.....  | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 26,301 | 26,301                                      |
| 12. Totals.....  | XXX  | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 51,371                                      |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 26,315   | 28,169 | 25,832 | 24,444 | 25,152 | 27,824 | 34,214 | 40,549 | 47,821 | 51,371 | XXX   |

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

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED) |        |        |        |        |        |        |        |        |        | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
|  | 1   | 2      | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |   |
|  | 2006  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |   |
| 1. Prior.....  | 12,784  | 217    | (2)    |        |        |        |        |        |        |        |   |
| 2. 2006.....   | 14,916  | 28,861 | 28,772 | 28,771 | 28,771 | 28,771 | 28,771 | 28,771 | 28,771 | 28,771 |   |
| 3. 2007.....   | XXX   | 16,877 | 30,490 | 30,137 | 30,137 | 30,136 | 30,136 | 30,136 | 30,136 | 30,136 |   |
| 4. 2008.....   | XXX   | XXX    | 18,023 | 31,821 | 31,431 | 31,428 | 31,428 | 31,428 | 31,428 | 31,428 |   |
| 5. 2009.....   | XXX   | XXX    | XXX    | 19,558 | 35,481 | 35,273 | 35,273 | 35,273 | 35,273 | 35,273 |   |
| 6. 2010.....   | XXX   | XXX    | XXX    | XXX    | 22,106 | 41,784 | 41,608 | 41,609 | 41,609 | 41,609 |   |
| 7. 2011.....   | XXX   | XXX    | XXX    | XXX    | XXX    | 25,390 | 48,494 | 48,552 | 48,534 | 48,534 |   |
| 8. 2012.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 27,966 | 54,747 | 54,810 | 54,808 | (2)   |
| 9. 2013.....   | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 31,721 | 62,454 | 62,733 | 279   |
| 10. 2014.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 35,063 | 68,966 | 33,903                                      |
| 11. 2015.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 38,411 | 38,411                                      |
| 12. Totals.....  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 72,591                                      |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 27,701  | 31,039 | 31,546 | 33,002 | 37,638 | 44,857 | 50,894 | 58,561 | 65,841 | 72,591 | XXX   |

SECTION 2A

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED) |       |        |        |        |        |        |        |        |        | 11<br>Current<br>Year<br>Premiums<br>Earned |
|--|--|-------|--------|--------|--------|--------|--------|--------|--------|--------|---|
|  | 1  | 2     | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     |   |
|  | 2006   | 2007  | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |   |
| 1. Prior.....  | 3,231  | 68    | (1)    |        |        |        |        |        |        |        |   |
| 2. 2006.....   | 3,768  | 8,117 | 8,082  | 8,081  | 8,081  | 8,081  | 8,081  | 8,081  | 8,081  | 8,081  |   |
| 3. 2007.....   | XXX  | 5,263 | 10,636 | 10,463 | 10,463 | 10,463 | 10,463 | 10,463 | 10,463 | 10,463 |   |
| 4. 2008.....   | XXX  | XXX   | 7,114  | 13,885 | 13,667 | 13,665 | 13,665 | 13,665 | 13,665 | 13,665 |   |
| 5. 2009.....   | XXX  | XXX   | XXX    | 9,598  | 18,493 | 18,372 | 18,372 | 18,372 | 18,372 | 18,372 |   |
| 6. 2010.....   | XXX  | XXX   | XXX    | XXX    | 12,349 | 23,811 | 23,705 | 23,705 | 23,705 | 23,705 |   |
| 7. 2011.....   | XXX  | XXX   | XXX    | XXX    | XXX    | 14,789 | 28,511 | 28,545 | 28,534 | 28,534 |   |
| 8. 2012.....   | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | 16,609 | 32,396 | 32,435 | 32,434 | (1)   |
| 9. 2013.....   | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 18,698 | 36,930 | 37,095 | 165   |
| 10. 2014.....  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 20,799 | 40,732 | 19,933                                      |
| 11. 2015.....  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 22,582 | 22,582                                      |
| 12. Totals.....  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 42,679                                      |
| 13. Earned<br>Premiums<br>(Sch P-Pt. 1)                                  | 6,998  | 9,680 | 12,451 | 16,195 | 21,025 | 26,128 | 30,225 | 34,519 | 39,059 | 42,679 | XXX   |

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

NONE

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

NONE

Schedule P - Part 6M - International - Section 1

NONE

Schedule P - Part 6M - International - Section 2

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E



SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [   ] No [ ☒ ]  
If the answer to question 1.1 is “no”, leave the following questions blank. If the answer to question 1.1 is “yes”, please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? .....\$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [   ] No [   ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [   ] No [   ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [   ] No [   ] N/A [   ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

| Years in Which Premiums Were Earned and Losses Were Incurred | DDR Reserve Included in<br>Schedule P, Part 1F, Medical Professional Liability<br>Column 24: Total Net Losses and Expenses Unpaid |  |
|--|---|--|
|  | <sup>1</sup><br>Section 1: Occurrence   | <sup>2</sup><br>Section 2: Claims-Made |
| 1.601 Prior .....  |   |  |
| 1.602 2006 .....   |   |  |
| 1.603 2007 .....   |   |  |
| 1.604 2008 .....   |   |  |
| 1.605 2009 .....   |   |  |
| 1.606 2010 .....   |   |  |
| 1.607 2011 .....   |   |  |
| 1.608 2012 .....   |   |  |
| 1.609 2013 .....   |   |  |
| 1.610 2014 .....   |   |  |
| 1.611 2015 .....   |   |  |
| 1.612 Totals   |   |  |

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as “Defense and Cost Containment” and “Adjusting and Other” ) reported in compliance with these definitions in this statement? ..... Yes [ ☒ ] No [   ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [ ☒ ] No [   ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [   ] No [ ☒ ]  
  
If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:  
(in thousands of dollars)

5.1 Fidelity .....1, 147

5.2 Surety .....
6. Claim count information is reported per claim or per claimant (Indicate which). .....per claim.....  
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ ☒ ] No [   ]
- 7.2 (An extended statement may be attached.)  
Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2015, the Company ceded 100% of the following coverages to Auto-Owners: Umbrella, Cyber Liability, Miscellaneous Professional Liability, 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

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

NONE

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

## SCHEDULE Y

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

[illegible]

| Asterisk | Explanation |
|----------|-------------|
|          |             |

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

## SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 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  |
| 33.           | Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....   | YES |
| AUGUST FILING |  |     |
| 34.           | 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]                  | <br>3 2 7 0 0 2 0 1 5 4 2 0 0 0 0 0 0 |
| 13.        | Financial Guaranty Insurance Exhibit [Document Identifier 240]                    | <br>3 2 7 0 0 2 0 1 5 2 4 0 0 0 0 0 0 |
| 14.        | Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]        | <br>3 2 7 0 0 2 0 1 5 3 6 0 0 0 0 0 0 |
| 15.        | Supplement A to Schedule T [Document Identifier 455]                              | <br>3 2 7 0 0 2 0 1 5 4 5 5 0 0 0 0 0 |
| 16.        | Trusteed Surplus Statement [Document Identifier 490]                              | <br>3 2 7 0 0 2 0 1 5 4 8 0 0 0 0 0 0 |
| 17.        | Premiums Attributed to Protected Cells [Document Identifier 385]                  | <br>3 2 7 0 0 2 0 1 5 3 8 5 0 0 0 0 0 |
| 18.        | Reinsurance Summary Supplemental Filing [Document Identifier 401]                 | <br>3 2 7 0 0 2 0 1 5 4 0 1 0 0 0 0 0 |
| 19.        | Medicare Part D Coverage Supplement [Document Identifier 365]                     | <br>3 2 7 0 0 2 0 1 5 3 6 5 0 0 0 0 0 |
| 22.        | Exceptions to the Reinsurance Attestation Supplement<br>[Document Identifier 400] | <br>3 2 7 0 0 2 0 1 5 4 0 0 0 0 0 0 0 |
| 23.        | Bail Bond Supplement [Document Identifier 500]                                    | <br>3 2 7 0 0 2 0 1 5 5 0 0 0 0 0 0 0 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

|     |  |   |
|-----|--|---|
| 25. | Relief from the five-year rotation requirement for lead audit partner<br>[Document Identifier 224] |  <div>3270020152240000000</div> |
| 26. | Relief from the one-year cooling off period for independent CPA<br>[Document Identifier 225]       |  <div>3270020152250000000</div> |
| 27. | Relief from the Requirements for Audit Committees [Document Identifier 226]                        |  <div>3270020152260000000</div> |
| 28. | Credit Insurance Experience Exhibit [Document Identifier 230]                                      |  <div>3270020152300000000</div> |
| 29. | Long-Term Care Experience Reporting Forms [Document Identifier 306]                                |  <div>3270020153060000000</div> |
| 30. | Accident and Health Policy Experience Exhibit [Document Identifier 210]                            |  <div>3270020152100000000</div> |
| 31. | Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]                      |  <div>3270020152160000000</div> |
| 32. | Supplemental Health Care Exhibit's Expense Allocation Report<br>[Document Identifier 217]          |  <div>3270020152170000000</div> |

NONE



SUPPLEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2015  
(To Be Filed by March 1)

NAIC Group Code0280NAIC Company Code32700

Company NameOWNERS 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<br>Written    | 2<br>Earned | 3<br>Paid     | 4<br>Incurred | 5<br>Paid                           | 6<br>Incurred | 7<br>Claims Made                | 8<br>Occurrence |
| \$ .....        | \$ .....    | \$ .....      | \$ .....      | \$ .....                            | \$ .....      | %                               | %               |

2. Commercial Multiple Peril (CMP) Packaged Policies

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

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

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

2.31 Amount quantified:\$ .....1,593,768

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<br>Paid         | 2<br>Paid + Change in Case Reserves | 3<br>Paid                           | 4<br>Paid + Change in Case Reserves | 5<br>Claims Made                | 6<br>Occurrence |
| \$ .....1,120,703 | \$ .....116,103                     | \$ .....295,008                     | \$ .....295,008                     | %                               | 100.0 %         |



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