



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

## OFFICERS

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

## OTHER

Jeffrey Scott Tagsold, President & COO #  
Mary Sidbury Pierce, Sr. Vice President  
James Craig Schumacher, Sr. Vice President

Daniel Jerome Thelen, Executive Vice President #  
Jonathan Robert Riekse, Sr. Vice President  
Ian Robert Ward, Sr. Vice President

Carolyn Burroughs Muller, Sr. Vice President  
Kenneth Richard Schroeder, 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  
President & COO

William Finch Woodbury  
Senior Vice President, Secretary & General  
Counsel

Eileen Kay Fhaner  
Senior Vice President, Treasurer & CFO

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

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

Meredith A. Foster  
Notary

**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	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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
13. Group accident and health (b) .....													.2,572
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) .....													
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
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	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									
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	13,994	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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



3 2 7 0 0 2 0 1 5 4 3 0 0 4 1 0 0

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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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								
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 .....												
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		
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	95,243	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) .....													
19.2 Other private passenger auto liability .....	11,416,883	10,746,923		5,379,107	14,453	16,362	4,409	.82	2,061	2,095			
19.3 Commercial auto no-fault (personal injury protection) .....					7,131,364	7,200,334	7,220,101	960,180	1,152,000	1,262,298	1,741,857	231,374	
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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	24,211	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 .....												
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	21,888,224	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	693,730	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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	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 .....													32,794	8,590
12. Earthquake .....	172,180	165,041			85,910									
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	
<b>DETAILS OF WRITE-INS</b>														
3401. ....														
3402. ....														
3403. ....														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....		42,406	49,853		20,710			(239)	194		(12)	9	7,044
2.1 Allied lines .....		48,365	52,146		24,232			(380)	1,741		(13)	229	8,304
2.2 Multiple peril crop .....													780
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
13. Group accident and health (b) .....													156
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) .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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	331,748	.45,447
4. 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								
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) .....												
19.2 Other private passenger auto liability .....	27,126,696	26,835,320		10,917,279	11,534	19,854	4,092	4,019	.5,889	.1,888		
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	12,400,676	12,049,029		5,996,609	9,666,640	8,066,236	20,218,748	1,002,777	1,383,404	3,589,338	4,581,019	632,487
21.1 Private passenger auto physical damage .....	22,251,343	22,072,703		8,879,213	14,382,572	14,403,664	10,932,463	637,409	1,234,171	2,521,384	1,998,697	288,681
21.2 Commercial auto physical damage .....	7,200,943	7,132,614		3,575,098	4,303,756	4,460,368	(70,797)	.95,729	.101,110	.90,385	3,760,730	517,021
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)			
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....		12,921	12,718		6,900			(255)	2,357		.37	310	3,182
2.1 Allied lines .....													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
13. Group accident and health (b) .....													.15,197
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) .....													
19.2 Other private passenger auto liability .....	17,445,035	17,472,043			7,121,699	46,024	324,565	304,646	4,611	.36,273	.33,334		
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
<b>DETAILS OF WRITE-INS</b>													
3401. .....													
3402. .....													
3403. .....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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

and number of persons insured under indemnity only products .....



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	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 .....												6,013	485
12. Earthquake .....	31,885	32,632		19,940									
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) .....													
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) .....													
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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	29,880	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
13. Group accident and health (b) .....												232
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
24. Surety .....												313
26. Burglary and theft .....	2,799	2,743		1,502		11	.84		(2)			545
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												300
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
2.4. Private crop .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....												
13. Group accident and health (b) .....												
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....												
17.1 Other Liability - occurrence .....												
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....												600
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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
13. Group accident and health (b) .....												326
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
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												1,061
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
2.4. Private crop .....												
3. Farmowners multiple peril .....												333
4. Homeowners multiple peril .....												1,061
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....												
13. Group accident and health (b) .....												
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....												
17.1 Other Liability - occurrence .....												
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....												2,455
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	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									
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) .....													
19.2 Other private passenger auto liability .....	6,342,629	6,260,141		2,674,736	3,747,349	1,325	5,598	5,125		1,923		1,974	
19.3 Commercial auto no-fault (personal injury protection) .....													
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											
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....		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	
<b>DETAILS OF WRITE-INS</b>														
3401. ....														
3402. ....														
3403. ....														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

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

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



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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												2,178
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
2.4. Private crop .....												
3. Farmowners multiple peril .....												2,178
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....												
13. Group accident and health (b) .....												
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....												
17.1 Other Liability - occurrence .....												
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....												4,355
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												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 .....												
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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								
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) .....												
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	(380)	981	981		
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		40,284		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
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products .....



**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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	29,083	40,406		12,296		(222)	139		(12)		7	5,840
2.1 Allied lines .....	43,678	79,314		16,200	847	(2,739)	1,690		(326)		224	8,760
2.2 Multiple peril crop .....												775
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
4. 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 .....		466	443		.174							102
12. Earthquake .....												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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	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	
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) .....														
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	
<b>DETAILS OF WRITE-INS</b>														
3401. ....														
3402. ....														
3403. ....														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												750
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
2.4. Private crop .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....												
13. Group accident and health (b) .....												
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....												
17.1 Other Liability - occurrence .....												
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....												1,500
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



3 2 7 0 0 2 0 1 5 4 3 0 3 9 1 0 0

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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....		.31,889	.30,794		13,575			.(123)	132		.(6)	.6	5,965
2.1 Allied lines .....		41,586	.39,269		.19,192	15,000		.18,299	4,933		514	684	7,748
2.2 Multiple peril crop .....													980
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 .....		70	83		.27								10,172
12. Earthquake .....													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
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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								
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) .....												
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) .....												
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....		48,951	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
13. Group accident and health (b) .....													18
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 .....						663,157	655,604	322,703	1,152,860	45,428	.78,190	263,090	257,874
21.1 Private passenger auto physical damage .....		1,610,124	1,582,565				2,434,043	2,420,064	41,204	7,884	9,101	14,725	42,740
21.2 Commercial auto physical damage .....		3,187,744	3,102,543		1,257,416		2,420,064	41,204	7,884	9,101	14,725	532,399	84,316
22. Aircraft (all perils) .....		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
23. Fidelity .....						3,312	(825)	(693)	2,713	.95	202	1,878	275
24. Surety .....													
26. Burglary and theft .....						1,134	1,054						
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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
13. Group accident and health (b) .....												10,568
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) .....												
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	114,376	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	2,997,839	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
13. Group accident and health (b) .....												.19,185
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
24. Surety .....												
26. Burglary and theft .....	4,829	5,054		3,578				.175		.4		1,041
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	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
13. Group accident and health (b) .....												4,140
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) .....												
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
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												800
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
2.4. Private crop .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....												
13. Group accident and health (b) .....												
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....												
17.1 Other Liability - occurrence .....												
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....												
35. TOTALS (a) .....												1,600
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	140,951	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
13. Group accident and health (b) .....												121
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) .....												
19.2 Other private passenger auto liability .....	20,006,883	19,835,142		8,228,435	9,486,135	.56,922	.59,188	141,769	.11,983	.19,550	.14,634	
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	4,039,091	3,804,291		1,934,039	2,651,815	23,269	6,118	17,144,619	745,607	731,364	3,003,060	3,359,461
21.1 Private passenger auto physical damage .....	13,877,242	14,018,558		5,689,123	8,754,224	2,198,664	4,286,375	77,527	.14,691	.38,912	.29,850	
21.2 Commercial auto physical damage .....	3,367,512	3,233,308		1,559,844	1,611,914	8,672,996	(21,111)	.49,098	.49,634	.994,413	.676,115	.64,565
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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**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
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....	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	4,333,399	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	(1,680)	(5)	14	(2)	7	2	4		
26. Burglary and theft .....	350,983	366,855		173,895			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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

## 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 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8	9	10	11	12	13	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
0999998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000														
0999999. Total Other U.S. Unaffiliated Insurers														
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			

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE F - PART 2**

### Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

# 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 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										18 Reinsurance Payable	19 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	18 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
38-0315280	18988	Auto-Owners Insurance Company	MI		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.)					205,352	3,632	78	167,776	24,286	9,883	814	27,753		234,221	33,950			
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 Name of Reinsurer	2 Commission Rate	3 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 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 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 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11	
				5 Current	Overdue								
					6 1 to 29 Days	7 30 to 90 Days	8 91 to 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9				
38-0315280	18988	Auto-Owners Insurance Company	MI	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

**N O N E**

Schedule F - Part 5 - Bank Footnote

**N O N E**

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

**N O N E**

Schedule F - Part 6 - Section 1 - Bank Footnote

**N O N E**

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

**N O N E**

Schedule F - Part 7 - Provision for Overdue Authorized Reinsurance

**N O N E**

Schedule F - Part 8 - Provision for Overdue Reinsurance

**N O N E**

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

**SCHEDULE F - PART 9**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	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. <b>Totals (Line 28)</b> .....	<b>3,883,022,410</b>	<b>196,560,131</b>	<b>4,079,582,540</b>
<b>LIABILITIES (Page 3)</b>			
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
<b>22. Totals (Line 38)</b>	<b>3,883,022,410</b>	<b>196,560,131</b>	<b>4,079,582,540</b>

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

Yes [  ] No [  ]

If yes, give full explanation: Owners Insurance Company ceded 100% of the following lines to Auto Owners Insurance Company: Umbrella, 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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	264	.5			44				6			.309	.2			
2. 2006	3											.3				
3. 2007	(1)				(2)							(3)				
4. 2008	.54	14			5				1			.3	.46			
5. 2009	372				48				11			.1	.431			
6. 2010	1,024	282			111	29			27			.36	.851			
7. 2011	2,218	18			235				.57			.15	.2,492			
8. 2012	2,340	230			258	13			.61			.80	.2,416			
9. 2013	9,875	4,438	16		1,086	.440	.2		258			.211	.6,359			
10. 2014	13,019	2,114	37		1,527	229	.4		367			.1,395	.12,611			
11. 2015	41,944	4,126	(349)	3	4,813	435	(28)		1,134			3,302	.42,950			
12. Totals	71,112	11,227	(296)	3	8,125	1,146	(22)		1,922			5,043	.68,465			
													.8,732			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	(8)	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded				
1. Prior.	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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	(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			399	2
5. 2009	3,749	2,993	202		854	547	76		148			21	1,489
6. 2010	5,712	2,756	183		1,003	398	68		208			50	4,020
7. 2011	5,268	282	176		1,198	52	65		195			184	6,568
8. 2012	8,717		177		1,944		65		322			.573	11,225
9. 2013	23,189	1,372	208		5,051	246	68		797			318	27,695
10. 2014	35,614	1,329	4,666		8,069	246	898		1,384			.638	49,056
11. 2015	32,066	1,357	30,475		6,934	240	5,570		2,474			620	75,922
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 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	1,799	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	3,270	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	4,266	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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,638	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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX									XXX	
2. 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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.													
2. 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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 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 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,**  
**EARTHQUAKE, BURGLARY AND THEFT)**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed				
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR										
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded							
1. Prior	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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	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 Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	.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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX				XXX	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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 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	78,177	76,036	79,649	82,079	2,430	6,043	
9. 2013	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	85,937	97,693	11,756	XXX	
11. 2015	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	84,317	100,863	92,249	(8,614)	7,932	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,209	103,496	9,287	XXX	
11. 2015	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	183,488	179,238	175,266	(3,972)	(8,222)	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214,930	210,021	(4,909)	XXX	
11. 2015	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**

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

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

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

SCHEDULE 1 - PART 2 - SECTION 1 - OTHER EXEMPT - 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	21,580	XXX	XXX	
12. Totals											(11,076)	(6,971)

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 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	18,558	18,137	(421)	XXX	
3. 2015	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	9,003	7,218	8,876	1,658	(127)						
2. 2014	XXX	192,246	190,954	(1,292)	XXX							
3. 2015	XXX	195,345	XXX	XXX								
										4. Totals	366	(127)

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

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

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

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

**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											
10. 2014	XXX				XXX							
11. 2015	XXX	XXX										
										12. Totals		

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**N O N E**

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

**N O N E**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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.....	194,222.....	234,843.....	240,158.....	243,594.....	244,738.....	7,445.....	
9. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	173,555.....	209,152.....	215,331.....	215,331.....	37,102.....	7,370.....
10. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	186,212.....	223,656.....	223,656.....	36,956.....	6,525.....
11. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	143,773.....	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.....	85,469.....	149,554.....	181,077.....	200,064.....	200,064.....	29,723.....	5,372.....
9. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	84,243.....	142,806.....	173,609.....	173,609.....	29,628.....	5,592.....
10. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	83,099.....	146,130.....	146,130.....	28,574.....	5,246.....
11. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	88,245.....	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.....	26,104.....	51,633.....	67,367.....	7,602.....	1,457.....	
10. 2014.....	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.....	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.....	21,665.....	46,426.....	57,214.....	4,612.....	667.....	
10. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	20,464.....	45,119.....	4,040.....	703.....	
11. 2015.....	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.....	76,520.....	114,225.....	129,566.....	9,735.....	3,510.....	

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

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

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

**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	XX	XXX							
8. 2012	XXX	XXX	XXX	XX	XXX	XX						
9. 2013	XXX	XXX	XXX	XXX	XX	XXX	XX					
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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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	000	8,824	8,187	766,867	112,582						
2. 2014	XXX	185,389	192,890	117,792	18,116							
3. 2015	XXX	189,540	104,024	16,308								

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

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

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

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

**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

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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	11,142	.47	.23			
8. 2012	XXX	XXX	XXX	XXX	XXX	10,573	.55	.20		
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	7,564	.47		.18
10. 2014	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  
(INCLUDING 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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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	8,604	1,442	658						
2. 2014	XXX	7,153	786							
3. 2015	XXX	XXX	7,144							

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

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

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

1. Prior	XXX	XXX	XX	XXX	XX	XX	XXX			
2. 2014	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2015	XXX	XXX	XX	XX	XX	XX	XXX	XXX	XXX	

**NONE**

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

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

**NONE**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**

(EXCLUDING EXCESS WORKERS' COMPENSATION)

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 5T - Warranty - Section 1

**N O N E**

Schedule P - Part 5T - Warranty - Section 2

**N O N E**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior.....	39,659	(53)	91,849	91,849	91,849	91,849	91,849	91,849	91,849	91,849	
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 Premiums (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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior.....	3,042	(4)	7,208	7,208	7,208	7,208	7,208	7,208	7,208	7,208	
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 Premiums (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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior.....	43,662	572	(31)	107,347	107,347	107,347	107,347	107,347	107,347	107,347	
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	67,811	129,649	129,650	129,669	129,669	19
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	72,715	140,335	140,807	140,807	472
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,427	147,476	147,476	72,049
11. 2015.....	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 Premiums (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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior.....	3,797	52	(3)	9,546	9,546	9,546	9,546	9,546	9,546	9,546	
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	4,485	8,288	8,310	8,310	8,310	
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	4,471	8,351	8,406	8,406	55
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,300	8,066	8,066	3,766
11. 2015.....	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 Premiums (Sch P-Pt. 1)	8,801	10,888	10,248	8,629	7,636	7,698	8,095	8,271	8,181	8,181	XXX

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums (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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums (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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums (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 Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 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 Premiums (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

**N O N E**

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

**N O N E**

Schedule P - Part 6M - International - Section 1

**N O N E**

Schedule P - Part 6M - International - Section 2

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**SCHEDULE P INTERROGATORIES**

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.

1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? ..... \$ .....

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ ]

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ ]

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ ] N/A [ ]

1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....		
1.602 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 [ X ] No [ ]

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

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

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

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

5. What were the net premiums in force at the end of the year for:  
(in thousands of dollars) ..... 5.1 Fidelity ..... 1,147  
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 [ X ] 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

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY

## SCHEDULE Y

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

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**

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

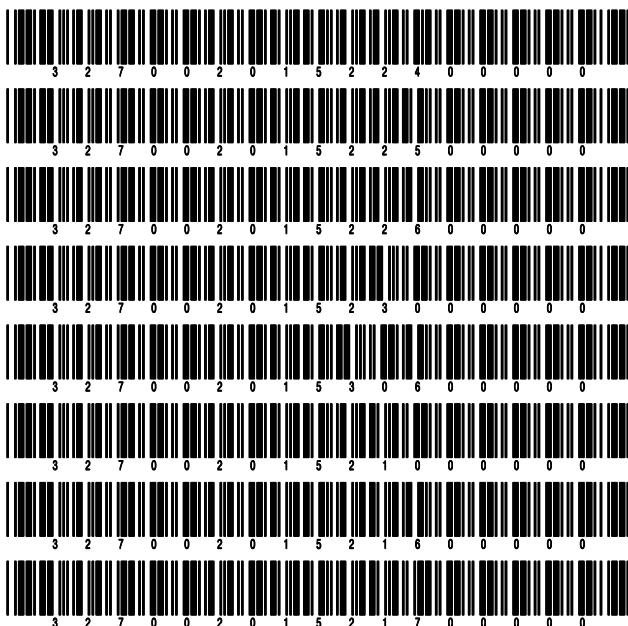
## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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 <b>NO</b> to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental is required of your company but is not being filed for whatever reason enter <b>SEE EXPLANATION</b> and provide an explanation following the interrogatory questions.	
	MARCH FILING
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	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
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]	 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]	 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]	 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]	 3 2 7 0 0 2 0 1 5 4 5 5 0 0 0 0 0
16. Trusted Surplus Statement [Document Identifier 490]	 3 2 7 0 0 2 0 1 5 4 9 0 0 0 0 0 0
17. Premiums Attributed to Protected Cells [Document Identifier 385]	 3 2 7 0 0 2 0 1 5 3 8 5 0 0 0 0 0
18. Reinsurance Summary Supplemental Filing [Document Identifier 401]	 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]	 3 2 7 0 0 2 0 1 5 3 6 5 0 0 0 0 0
22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 3 2 7 0 0 2 0 1 5 4 0 0 0 0 0 0 0
23. Bail Bond Supplement [Document Identifier 500]	 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  
[Document Identifier 224]
- 26. Relief from the one-year cooling off period for independent CPA  
[Document Identifier 225]
- 27. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 28. Credit Insurance Experience Exhibit [Document Identifier 230]
- 29. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 30. Accident and Health Policy Experience Exhibit [Document Identifier 210]
- 31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 32. Supplemental Health Care Exhibit's Expense Allocation Report  
[Document Identifier 217]



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE OWNERS INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

**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 Code 0280

NAIC Company Code 32700

Company Name OWNERS INSURANCE COMPANY .....

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	% .....	% .....

2. Commercial Multiple Peril (CMP) Packaged Policies

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

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

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

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

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

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