



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016

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		OH	
			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 Fhaner
Senior Vice President, Secretary & General Counsel	William Finch Woodbury		

OTHER

Jeffrey Scott Tagsold, President & COO Daniel Jerome Thelen, Executive Vice President Carolyn Burroughs Muller, Sr. Vice President
Mary Sidbury Pierce, Sr. Vice President Jonathan Robert Riekse, Sr. Vice President James Craig Schumacher, Sr. Vice President
Ian Robert Ward, Sr. Vice President Denise Gay Williams, Sr. Vice President Theodore William Reinbold #, Sr. Vice President
Michael David Pike #, Sr. Vice President

DIRECTORS OR TRUSTEES

Jeffrey Francis Harrold (CHM) Daniel Jerome Thelen Jeffrey Scott Tagsold
William Finch Woodbury John William Abbott Rodney Jay Rupp
Stuart Roy Birn Mark Edward Hooper Gregg Lynn Cornell
Lori Ann McAllister Roger Lee Looyenga Katherine Maidlow Noirot
Cheri Lynn Pero Carolyn Burroughs Muller

State of Michigan County of Eaton SS:

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 Taylor
Jeffrey Scott Taylor

William Ward King

Eileen K. Flanner

Subscribed and sworn to before me this
20th day of January, 2017

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

Susan M. Deagan
Susan M. Deagan
Notary
05/28/2022

SUSAN M. DEAGAN
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF EATON
My Commission Expires May 28, 2022
Acting in the County of Eaton



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	301,085	308,158		163,064	7,386	10,800	3,113	771	889	184	57,380	11,179
2.1 Allied lines	499,116	488,649		264,665	48,913	54,354	25,355	49	(909)	1,911	95,025	18,532
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	635,055	1,607,229		315,091	1,911,663	175,024	500,767	102,911	(94,603)	58,308	146,939	23,648
5.1 Commercial multiple peril (non-liability portion)	16,408,644	16,540,252		8,310,855	3,706,175	2,979,905	3,144,449	346,323	221,618	532,335	3,217,627	609,240
5.2 Commercial multiple peril (liability portion)	12,561,507	12,542,762		5,371,806	2,399,637	4,034,351	13,745,260	1,811,659	3,410,626	10,377,562	2,503,720	466,396
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,060,510	2,138,641		992,616	444,275	517,121	118,021	14,455	14,833	7,148	420,330	76,506
10. Financial guaranty												
11. Medical professional liability	68,533	66,109		25,053							14,066	2,545
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,887,179	1,982,511		804,266	1,108,536	1,374,933	6,302,853	79,050	113,845	575,175	221,397	115,831
17.1 Other Liability - occurrence	3,802,099	3,670,553		1,687,918	595,423	795,656	2,265,772	558,047	531,188	1,677,413	721,581	141,166
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	8,379,934	10,247,453		2,058,113	7,618,798	5,693,447	8,176,459	823,633	440,096	1,375,880	1,670,611	311,323
19.2 Other private passenger auto liability						756	(694)	(50)	(529)			
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	8,588,414	8,179,628		4,104,221	4,519,570	6,187,494	7,618,394	495,472	998,909	1,821,301	1,459,883	319,057
21.1 Private passenger auto physical damage	7,755,663	9,470,738		1,869,427	5,250,431	5,192,498	(105,786)	91,110	88,957	32,209	1,550,217	287,967
21.2 Commercial auto physical damage	5,613,996	5,273,059		2,694,212	2,929,126	2,927,944	12,810	43,289	51,056	24,983	949,359	208,440
22. Aircraft (all perils)												
23. Fidelity	83,234	77,763		36,886	(1,035)	315,269	179,584	3,367	26,508	24,650	14,592	3,090
24. Surety												
26. Burglary and theft	30,354	30,854		14,146		(834)	100		3	3	5,754	1,127
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	68,675,323	72,624,359		28,712,338	30,539,656	30,257,369	41,987,101	4,370,136	5,802,486	16,509,063	13,048,480	2,596,049
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 0 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	230,293	213,070		122,326	177,765	(75,699)	123,476	18,322	8,030	8,156	.42,288	5,069	
2.1 Allied lines	384,308	355,523		193,407	461,100	216,261	255,920	8,119	(38,766)	19,225	.71,278	8,459	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	7,800,593	10,585,397		2,594,613	5,500,508	5,663,096	1,483,925	238,195	254,154	167,243	1,576,650	171,697	
5.1 Commercial multiple peril (non-liability portion)	7,911,302	7,952,175		3,899,742	3,736,900	2,661,124	1,407,270	214,462	161,951	169,244	1,457,241	174,133	
5.2 Commercial multiple peril (liability portion)	6,099,529	6,320,261		2,837,451	3,495,411	902,079	5,676,496	2,120,758	348,730	4,346,155	1,143,879	134,255	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	898,895	973,995		428,567	295,360	204,797	16,696	1,715	(5,379)	1,543	173,599	19,785	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	47,161	61,074		20,736								9,496	1,038
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation	1,476,587	1,514,536	20,096	679,524	407,609	407,811	2,262,933	49,241	.58,640	185,558	173,088	.32,501	
17.1 Other Liability - occurrence	1,892,788	1,975,514		998,920	1,376,552	(149,823)	948,954	47,854	(937,852)	467,905	335,725	.41,662	
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	3,600,849	3,464,475		1,793,954	2,866,325	3,318,860	3,273,146	164,139	260,735	.564,457	685,938	.83,322	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	7,376,939	7,522,459		3,581,012	5,281,120	5,639,517	7,369,357	556,196	755,102	1,787,165	1,249,930	171,142	
21.1 Private passenger auto physical damage	2,083,052	1,981,027		1,027,886	1,365,371	1,312,988	40,859	19,322	.18,166	.15,134	397,281	.48,132	
21.2 Commercial auto physical damage	2,956,832	3,015,728		1,429,261	1,984,833	2,274,181	327,670	40,673	.61,817	.39,426	498,828	.68,499	
22. Aircraft (all perils)													
23. Fidelity	90,434	92,903		35,573	42,666	(13,604)	(10,477)	3,573	2,806	2,648	16,843	1,991	
24. Surety													
26. Burglary and theft	16,132	15,801		8,465		(429)	.52		.1	.1	3,148	355	
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	42,865,693	46,043,938	20,096	19,651,437	26,991,520	22,361,160	23,176,277	3,482,569	948,135	7,773,858	7,835,213	962,039	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	108,420	104,741		43,651	15,020	(26,641)	(60)	.40	(3,375)	.26	.18,765	3,643	
2.1 Allied lines	187,670	176,630		87,700	328,548	388,591	99,278	378	2,847	7,634	.32,604	6,305	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	7,846,430	8,065,407		3,816,030	5,499,373	4,856,030	1,220,826	162,847	.82,432	157,872	1,360,665	263,621	
5.2 Commercial multiple peril (liability portion)	2,002,648	2,040,231		917,953	453,533	599,518	918,929	61,263	198,722	685,407	357,478	.67,284	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	441,555	438,508		213,354	274,975	188,388	69,594	17,798	8,938	4,099	.80,630	.14,835	
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake	169,603	171,826		89,375					2,875	2,875		.42,470	5,698
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation	869,508	898,363		392,993	271,380	450,356	1,162,668	12,900	.26,022	.99,641	.92,964	.29,213	
17.1 Other Liability - occurrence	874,168	837,117		392,392	38,883	(27,206)	459,827	21,695	(69,452)	403,722	150,635	.29,370	
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	2,235,331	2,173,352		1,012,579	534,445	2,095,805	2,943,057	33,555	446,504	.738,584	.362,622	.75,230	
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage	2,005,950	1,867,844		865,154	1,940,189	1,762,673	(33,551)	4,188	(8,197)	.7,555	.322,168	.67,395	
22. Aircraft (all perils)													
23. Fidelity	20,815	23,215		10,643	75,265	21,582	(47,228)	1,972	2,171	.681	.3,782	.699	
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)	16,764,749	16,799,806		7,844,252	9,431,610	10,309,003	6,793,353	319,511	689,489	2,105,223	2,825,283	.563,383	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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 .....	.95,275	.91,200		.51,305	.12,743	.15,258	.7,221	.184	.361	.418	.16,226	.1,913
2.1 Allied lines	284,863	.263,327		.152,227	.318,135	.5,800	.44,426	.4,008	(40,313)	.3,301	.49,097	.5,720
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	18,366,287	.17,305,572		9,853,129	.13,504,536	.13,939,526	.4,416,826	.300,528	.318,044	.478,136	.3,365,782	.368,763
5.1 Commercial multiple peril (non-liability portion)	7,130,637	.7,098,178		3,604,342	.15,876,725	.14,207,026	.11,409,695	.930,329	.1,185,205	.926,988	.1,211,195	.143,171
5.2 Commercial multiple peril (liability portion)	5,802,156	.5,685,615		2,662,131	.2,628,838	.635,343	.5,578,005	.1,002,009	(305,643)	.4,276,387	.1,011,209	.116,497
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,205,026	.1,197,462		.577,458	.151,584	.76,260	.24,753	.40,471	.34,609	.2,587	.214,717	.24,195
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake		31,965		.33,097		.16,963						5,778
13. Group accident and health (b) .....												.642
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation .....		.702,874		.714,592		.316,226	.170,439	.221,509	.1,788,329	.57,013	.56,991	.160,332
17.1 Other Liability - occurrence		2,775,438		2,694,579		1,307,084	.414,134	217,019	.1,257,561	.157,493	(57,818)	.922,001
17.2 Other Liability - claims made .....												.453,403
17.3 Excess workers' compensation .....												.55,726
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability		12,991,105		12,069,627		6,300,585	.10,246,358	.12,563,328	.9,537,071	.809,558	.1,106,025	.1,558,766
19.3 Commercial auto no-fault (personal injury protection) .....												.2,015,381
19.4 Other commercial auto liability		13,312,538		12,766,700		6,090,320	.13,726,624	.9,805,827	.13,478,117	.954,013	.609,641	.3,378,798
21.1 Private passenger auto physical damage		8,704,491		.7,800,005		4,225,938	.6,438,499	.6,429,544	.90,291	.67,986	.75,659	.2,085,257
21.2 Commercial auto physical damage		6,557,697		.6,245,518		3,019,059	.4,983,336	.4,959,529	.34,949	.70,157	.76,442	.267,671
22. Aircraft (all perils) .....												.174,828
23. Fidelity .....		.51,037		.57,859		.25,917		(5,355)	.11,371		.314	.1,561
24. Surety .....												.8,438
26. Burglary and theft .....		.8,209		.8,681		.4,178		(256)	.27		.1	.1,414
27. Boiler and machinery .....												.165
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)		78,019,599		74,032,010		38,206,862	.68,476,627	.63,071,254	.47,679,269	.4,395,167	.3,058,883	.11,795,362
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire		23,533	23,400		11,292		7	108		1	6	4,023	344
2.1 Allied lines		49,430	48,744		25,142	659	(3,159)	1,812		(605)	133	8,470	571
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)		438,482	459,807		177,023	46,303	51,509	49,054	28,392	28,870	9,032	70,562	5,078
5.2 Commercial multiple peril (liability portion)		1,959,848	1,944,471		785,049	199,691	547,509	5,162,888	1,749,563	2,051,334	3,907,532	336,231	37,987
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		506,193	546,767		221,753	232,678	217,570	8,865	3,497	2,114	823	84,328	10,209
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		245,626	247,483		75,790	82,900	(35,100)	1,571,679	3,503	(5,667)	137,674	10,300	7,210
17.1 Other Liability - occurrence		3,020,339	3,111,939		1,302,417	715,571	562,469	6,001,564	917,656	114,252	5,617,158	507,043	55,833
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)		5,220,678	4,880,063		2,090,833	4,247,777	5,014,242	1,211,764	874,192	1,325,189	.731,888	788,201	91,337
19.2 Other private passenger auto liability		31,824,700	31,081,047		12,476,272	22,851,650	21,884,455	26,292,595	1,714,453	2,169,108	5,093,260	4,791,419	576,793
19.3 Commercial auto no-fault (personal injury protection)		1,716,290	1,607,024		828,928	755,701	655,758	706,381	.97,828	(98,067)	124,752	277,018	25,481
19.4 Other commercial auto liability		43,534,090	39,455,912		21,171,141	21,275,686	24,850,941	33,797,297	2,606,064	5,041,610	7,688,549	7,080,245	620,448
21.1 Private passenger auto physical damage		13,878,763	13,259,078		5,426,149	9,921,196	10,169,045	372,791	238,704	263,995	111,695	2,095,642	221,761
21.2 Commercial auto physical damage		9,823,443	8,799,323		4,756,885	6,475,604	6,620,966	321,956	149,101	175,471	.86,596	1,599,256	128,425
22. Aircraft (all perils)													
23. Fidelity		10,474	13,195		5,621	18,372	.4,001	(10,544)		16	301	1,764	209
24. Surety			71							(7)		(1)	
26. Burglary and theft		(8,042)	4,314		.745		(2,390)	.6				(1,612)	28
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		112,243,847	105,482,640		49,355,041	66,822,988	70,537,007	75,488,217	8,382,952	11,067,613	23,509,400	17,652,889	1,781,713
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	373,124	391,344		170,545	134,558	(28,262)	2,753	56,341	.48,030	.861	.63,562	.18,736
2.1 Allied lines	637,374	622,895		279,535	52,342	14,737	25,735	1,165	(5,848)	1,980	109,478	32,112
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril	1,802,025	1,666,440		893,918	725,187	840,989	318,876	31,346	.36,031	.34,511	.317,666	.91,627
4. Homeowners multiple peril	18,718,289	55,427,888		3,067,785	35,920,604	29,604,187	9,985,630	1,533,412	825,374	1,127,954	3,638,038	909,637
5.1 Commercial multiple peril (non-liability portion)	20,559,337	21,141,259		9,899,957	11,539,637	11,346,599	5,871,697	848,061	977,384	961,109	3,471,453	1,032,626
5.2 Commercial multiple peril (liability portion)	13,029,017	13,104,118		5,511,209	5,584,252	10,073,574	16,870,572	1,903,599	5,536,747	12,795,079	2,289,494	662,780
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,755,443	3,476,446		1,204,282	1,662,495	1,420,917	139,382	17,392	(8,593)	10,925	474,754	140,308
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	70,233	133,318		22,825								
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	22,944,730	23,542,728		8,907,264	12,794,930	13,726,356	.52,637,778	1,813,361	2,003,519	4,533,513	2,141,931	2,144,400
17.1 Other Liability - occurrence	7,623,407	7,572,805		3,514,514	4,683,437	2,315,146	8,829,186	593,517	(234,192)	3,191,817	1,281,693	387,759
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	70,147,384	64,058,551		30,293,939	42,857,193	43,492,905	.43,476,951	3,602,321	3,247,762	7,181,740	11,514,841	3,569,500
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	16,584,166	15,809,076		7,829,551	7,921,704	12,434,831	.21,586,374	1,275,252	2,597,645	5,155,188	2,611,956	.844,376
21.1 Private passenger auto physical damage	46,187,778	42,551,102		19,888,070	25,172,579	25,267,967	920,854	395,500	429,643	259,840	7,601,507	2,348,585
21.2 Commercial auto physical damage	7,118,219	6,780,834		3,367,793	3,530,966	3,557,454	104,984	125,037	126,931	.38,292	1,118,696	361,994
22. Aircraft (all perils)												
23. Fidelity	132,506	.131,290		.62,419	(16,560)	.997,095	.928,059	.6,074	.130,875	.127,385	.22,359	.6,740
24. Surety												
26. Burglary and theft		18,520	.20,582		.7,773		(711)	.61		.2	.2	.3,136
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	228,701,552	256,430,675		94,921,377	152,591,299	155,089,552	161,698,648	12,208,072	15,716,999	35,421,133	36,674,120	12,555,709
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 1 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	48,319	39,426		.29,602	.24,409	.23,539	.(676)		.2	.11	8,525	821	
2.1 Allied lines	67,327	52,310		.39,249	.7,405	.8,123	.2,458		.(42)	187	.11,732	1,145	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)	1,013,581	.941,964		.551,741	.300,096	.342,120	.108,929	.7,054	.11,826	.12,683	178,388	.17,230	
5.2 Commercial multiple peril (liability portion)	2,414,853	2,441,157		.966,007	.211,338	.1,237,311	.2,375,489	.224,199	.991,792	.1,794,361	433,685	.41,052	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	560,067	499,124		.270,933	.74,148	.82,525	.26,817	.668	.(193)	.1,478	100,900	9,521	
10. Financial guaranty													
11. Medical professional liability		13,011	11,427		.6,720							23,362	221
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation													400
17.1 Other Liability - occurrence	1,734,921	1,627,027		.772,717	.155	.138	.(17)	.8	.8			300,929	29,493
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	2,077,719	1,836,918		.1,025,364	.718,204	.1,216,428	.1,215,624	.112,018	.240,908	.286,556	339,273	.35,418	
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage		1,176,565	1,020,953		.588,845	.827,515	.779,182	.(34,937)	.1,286	.(167)	4,751	193,842	20,001
22. Aircraft (all perils)													
23. Fidelity		10,081	10,072		.4,393		.(174)	.2,142		.121	.294	2,071	171
24. Surety													
26. Burglary and theft		330	.270		.120		.(3)	.1				.58	.6
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	9,116,774	8,480,647		4,255,692	2,418,352	3,772,429	4,487,218	359,205	1,055,615	2,838,502	1,592,765	155,478	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 1 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016							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		579,743	552,227		293,343	226,303	243,439	17,312	10,127	11,413	1,383	108,237	.10,619
2.1 Allied lines		947,211	915,976		458,467	1,290,113	1,720,428	805,780	6,802	17,008	59,933	179,511	.17,559
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril		2,226,698	2,097,465		965,900	1,747,960	1,583,653	441,297	31,102	(1,263)	.49,523	408,305	.41,281
4. Homeowners multiple peril		413,928	1,713,621		224,492	3,783,891	729,918	1,331,217	259,619	(88,814)	.146,714	.43,277	.9,434
5.1 Commercial multiple peril (non-liability portion)		17,754,050	17,812,836		8,782,385	21,618,970	31,943,382	14,579,128	477,547	1,415,245	1,382,688	3,398,142	330,047
5.2 Commercial multiple peril (liability portion)		15,082,830	15,285,874		6,461,213	3,484,983	4,670,256	19,853,117	3,237,345	4,513,387	14,975,592	2,946,661	280,281
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		2,490,261	2,540,766		1,196,551	913,443	898,677	69,523	9,990	3,814	5,744	494,441	.46,382
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		506,280	566,854		234,916							93,944	9,523
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		24,046,178	26,089,778		9,829,528	13,418,472	4,500,479	.59,602,426	1,513,141	1,076,910	4,923,974	2,350,892	533,250
17.1 Other Liability - occurrence		5,878,881	5,832,579		2,911,192	181,620	(4,131,425)	9,458,171	114,267	(61,405)	1,061,830	1,019,390	109,247
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)		29,065,759	28,120,024		11,863,014	18,513,532	18,394,635	20,099,852	1,012,998	749,646	3,325,986	4,888,819	654,536
19.2 Other private passenger auto liability						8,953	1,336	.11,336	7	(.5,166)	1,984		
19.3 Commercial auto no-fault (personal injury protection)						6,080,330	6,528,402	8,091,670	12,495,731	.795,398	1,316,118	3,042,104	2,162,020
19.4 Other commercial auto liability		13,006,587	12,922,866		9,714,919	15,694,356	15,820,491	55,339	250,775	268,043	107,652	4,032,495	537,531
21.1 Private passenger auto physical damage		23,945,420	23,109,714		3,916,729	4,119,302	4,351,061	222,589	.81,397	.97,870	.49,738	1,328,515	180,384
21.2 Commercial auto physical damage		8,100,785	7,759,154										
22. Aircraft (all perils)													
23. Fidelity		77,456	74,780			42,407		105,443	124,551		15,671	.17,096	.14,943
24. Surety		100	.1			.99							.2
26. Burglary and theft		33,126	34,172			16,317		(942)	.112		.3	.3	6,398
27. Boiler and machinery													.616
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		144,155,293	145,428,688		62,991,803	91,551,628	88,945,029	139,172,770	7,816,471	9,345,829	29,155,225	23,475,992	3,056,415
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



3 2 7 0 0 2 0 1 6 4 3 0 1 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines	424	7,304		20			(2,337)	20		(309)	1	(4,334)
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	343,720	13,513,068		180,239	7,000,289	5,427,349	1,257,450	443,071	269,688	149,884	395,381	32,547
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	19,901	429,347		4,142	211,234	187,318	(10,824)	3,734	1,457	30	(270,299)	1,884
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	5,232	478,679		129								12,753
13. Group accident and health (b)												495
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,228,482	1,263,982		628,462	304,335	913,820	864,331	196	44,960	54,901	(249,450)	116,326
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	5,403	7,127,068		34	441,742	497,435	360,338	10,645	2,511	25,200		512
19.3 Commercial auto no-fault (personal injury protection)					7,624,780	4,238,386	8,724,638	740,737	146,305	1,540,687	218,580	
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	84,339	5,163,144		29	3,544,464	3,299,296	(315,802)	119,631	64,774	10,024	171,979	7,986
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)	1,687,501	27,982,593		813,056	19,126,843	14,561,266	10,880,151	1,318,014	529,386	1,780,726	274,611	159,790
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 1 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016								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		88,023	87,756		31,890		(1,700)	405	360	277	22	16,327	1,436
2.1 Allied lines		170,730	159,686		75,346	1,471	1,909	6,274	9	(298)	462	31,864	2,785
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril		1,719,098	1,584,097		733,541	688,013	2,157,277	1,591,835	11,855	159,805	165,155	327,109	28,047
4. Homeowners multiple peril		405,639	423,340		210,169	3,921,188	(455,664)	12,496	29,567	(420,865)	13,755	81,582	6,618
5.1 Commercial multiple peril (non-liability portion)		9,208,265	9,791,235		4,555,969	3,091,453	2,602,466	1,476,121	164,496	123,974	201,260	1,761,193	150,235
5.2 Commercial multiple peril (liability portion)		4,897,817	4,762,615		2,212,795	500,191	2,097,547	3,566,309	272,732	1,443,946	2,610,120	947,093	79,909
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		1,365,613	1,321,433		659,216	260,494	258,770	101,818	3,110	(637)	5,635	269,238	22,280
10. Financial guaranty													
11. Medical professional liability		25,315	30,373		14,883							4,832	413
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		5,656,012	5,445,638		2,445,286	1,388,418	1,792,070	6,995,787	189,368	230,093	593,102	649,793	134,060
17.1 Other Liability - occurrence		2,769,490	2,694,245		1,296,710	172,768	354,155	888,396	70,972	326,061	532,114	495,796	45,185
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)		13,159,811	12,872,833			11,036	10,231	(880)	1,363	1,363			
19.2 Other private passenger auto liability					5,049,582	7,156,023	6,582,047	7,381,621	530,792	337,713	1,186,319	2,264,768	215,367
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability		3,789,794	3,607,178		1,750,783	2,278,923	3,333,156	3,063,832	161,311	464,693	724,204	660,439	62,029
21.1 Private passenger auto physical damage		16,478,635	16,052,323		6,309,787	9,418,553	9,342,168	129,618	85,971	81,867	.65,818	2,837,729	268,852
21.2 Commercial auto physical damage		4,253,014	4,044,425		2,002,388	2,054,496	2,024,734	(10,881)	23,928	26,613	16,228	736,608	69,389
22. Aircraft (all perils)													
23. Fidelity		19,619	21,054		9,344	6,333	8,848	8,475	3,187	4,508	1,766	3,842	320
24. Surety													
26. Burglary and theft		1,900	3,735		.921		(257)	.6				407	.31
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		64,008,775	62,901,964		27,358,607	30,949,362	30,107,758	25,211,233	1,549,021	2,779,112	6,115,960	11,088,620	1,086,957
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	34,628	33,391		18,629	11,915	11,320	(472)		2	8	6,762	790
2.1 Allied lines	113,417	101,811		70,027	48,741	8,777	3,356	1,609	(3,818)	287	21,994	2,587
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	2,465,779	2,376,866		1,372,506	1,019,191	811,494	771,964	87,391	103,576	.66,883	489,449	.56,250
5.2 Commercial multiple peril (liability portion)	1,255,475	1,146,525		580,403	389,588	(870,696)	768,714	211,374	(746,266)	.518,060	250,722	.28,640
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	377,843	334,370		192,140	90,952	118,772	36,249	82	1,302	2,008	.75,865	8,619
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	5,326	7,426		3,986								10,592
13. Group accident and health (b)												122
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,013,617	2,038,033		690,459	359,223	745,718	2,816,352	.82,461	121,057	.243,314	.222,973	.54,578
17.1 Other Liability - occurrence	903,387	867,548		451,015	374,282	364,729	922,567	195,290	216,586	.742,794	169,729	20,608
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)	21,998	21,269		10,553	21,115	23,333	.19,168	.24	(.3,171)	.3,375	.3,786	.502
19.4 Other commercial auto liability	934,269	.870,279		465,432	394,629	463,051	255,168	.5,549	.35,909	.62,964	163,193	.21,317
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	696,629	658,646		335,230	320,034	310,567	(2,216)	1,948	1,610	2,056	120,100	.15,892
22. Aircraft (all perils)												
23. Fidelity	11,935	11,024		7,547		(.683)	2,487		.105	.341	2,704	.272
24. Surety												
26. Burglary and theft	2,215	2,211		1,506		(.77)	.7				.446	.51
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	8,836,518	8,469,400		4,199,434	3,029,672	1,986,304	5,593,344	585,728	(273,108)	1,642,091	1,538,314	210,228
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	163,101	170,227		87,627	1,299	(8,739)	692		(565)	40	30,302	4,153
2.1 Allied lines	234,551	237,526		122,426	72,825	73,304	26,133	575	(859)	1,995	43,782	5,925
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	17,122,507	18,729,321		8,222,564	8,186,801	8,142,645	2,731,608	338,509	319,594	295,851	3,488,823	437,121
5.1 Commercial multiple peril (non-liability portion)	12,733,788	12,771,207		6,324,740	5,008,853	5,439,022	3,305,767	287,211	432,343	393,927	2,431,291	321,366
5.2 Commercial multiple peril (liability portion)	5,040,115	4,890,745		2,225,776	2,592,943	2,249,431	5,868,122	753,296	683,846	4,445,654	979,665	125,960
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,411,594	1,390,828		648,980	755,203	737,096	50,393	21,948	19,305	4,173	276,368	35,442
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	1,627,379	1,739,082		792,397								
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,648,101	1,686,400		599,811	589,794	938,197	2,525,893	48,129	82,337	219,349	174,099	39,513
17.1 Other Liability - occurrence	2,333,619	2,273,307		1,080,011	108,278	58,399	816,879	171,012	134,103	565,972	422,086	58,286
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	459,161	868,016		46,337	829,215	625,999	511,321	38,907	29,124	286,844	82,293	.15,945
19.2 Other private passenger auto liability	3,088,573	5,846,209		312,780	4,555,061	2,875,937	4,422,328	440,240	130,614	772,352	554,667	107,293
19.3 Commercial auto no-fault (personal injury protection)	401,663	393,891		189,930	166,249	128,033	343,323	5,509	(86,732)	.59,384	65,789	.10,778
19.4 Other commercial auto liability	9,261,836	8,617,825		4,401,400	3,034,722	5,399,481	9,444,576	325,315	981,993	2,330,349	1,538,411	244,870
21.1 Private passenger auto physical damage	1,702,503	3,122,101		170,817	2,006,757	1,864,579	(159,169)	48,403	34,377	6,225	306,189	50,241
21.2 Commercial auto physical damage	4,950,695	4,624,542		2,397,635	4,247,225	4,304,458	12,240	37,593	49,880	28,151	823,761	122,917
22. Aircraft (all perils)												
23. Fidelity	24,442	23,784		13,189		(1,220)	5,277		240	724	4,747	548
24. Surety												
26. Burglary and theft	2,661	2,881		1,321		(98)	9					
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	62,206,288	67,387,891		27,637,739	32,155,225	32,826,513	29,905,392	2,516,649	2,809,601	9,410,992	11,554,565	1,621,867
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

(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 2016 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 2016

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
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												375
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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												750
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



3 2 7 0 0 2 0 1 6 4 3 0 2 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016							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		319,440	333,684		146,608	2,201	3,525	1,280		9	.74	.57,070	6,241
2.1 Allied lines		487,831	493,789		243,317	152,282	155,534	32,011	2,055	734	2,507	.86,453	9,519
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril		3,045,266	2,766,799		1,408,992	1,200,338	958,974	323,735	16,461	(24,444)	.35,362	.546,737	.59,413
4. Homeowners multiple peril		9,483,362	51,869,212		1,349,232	27,958,662	25,304,460	9,824,014	756,935	418,934	1,068,165	2,404,015	186,258
5.1 Commercial multiple peril (non-liability portion)		28,238,283	.28,428,985		13,830,406	15,173,306	13,883,114	6,761,798	461,568	326,393	920,204	4,984,777	551,892
5.2 Commercial multiple peril (liability portion)		17,419,356	17,562,891		7,269,853	5,297,988	4,934,928	12,824,812	1,832,798	2,062,038	9,827,104	3,167,939	339,913
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		4,568,671	6,006,379		1,927,045	2,636,884	2,416,789	196,044	40,399	15,060	16,706	829,195	.89,187
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		3,957	11,615			1,045							800
13. Group accident and health (b)													.77
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		26,342,387	26,389,478		10,131,453	10,685,513	23,631,902	.57,240,667	.896,046	2,103,647	5,051,409	2,754,179	322,821
17.1 Other Liability - occurrence		9,035,851	9,449,011		4,242,170	7,749,099	2,428,490	3,023,431	169,928	(273,664)	1,072,519	1,506,275	176,328
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)		10,038,648	9,971,892		3,477,667	.6,846,829	6,617,905	2,108,486	546,246	725,310	1,252,439	1,738,050	235,730
19.2 Other private passenger auto liability		32,446,140	31,713,059		11,406,780	19,133,582	17,123,806	27,780,794	1,240,121	1,495,321	5,402,510	5,612,633	633,135
19.3 Commercial auto no-fault (personal injury protection)		1,108,084	1,111,736		485,524	394,899	43,318	376,643	56,202	(165,040)	.67,680	180,510	.26,015
19.4 Other commercial auto liability		10,822,855	10,699,110		4,765,976	4,273,338	4,642,144	7,801,438	315,722	782,107	1,777,092	1,771,278	211,273
21.1 Private passenger auto physical damage		40,499,646	39,727,786		14,084,670	24,812,902	24,966,510	292,014	242,126	258,816	167,383	7,017,630	790,270
21.2 Commercial auto physical damage		10,270,060	10,335,260		4,549,664	6,135,218	6,143,419	128,216	63,629	69,864	.51,501	1,665,654	200,404
22. Aircraft (all perils)													
23. Fidelity		109,853	.108,979			46,047	(70)	119,333	.90,429	3,737	13,458	.12,412	.19,898
24. Surety													
26. Burglary and theft		34,987	39,395			15,605	4,423	4,172	(2,932)	.5	.8	.3	6,188
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		204,274,677	247,019,059		79,382,054	132,457,336	133,378,325	128,802,880	6,643,979	7,808,550	26,725,070	34,349,279	3,841,303
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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												890
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												250
4. Homeowners multiple peril												890
5.1 Commercial multiple peril (non-liability portion)												250
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												2,280
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



3 2 7 0 0 2 0 1 6 4 3 0 2 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016						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		203,605	217,664		78,918	12,472	20,648	507	594	598	52	37,346	3,830
2.1 Allied lines		259,197	272,911		104,267	39,146	(1,613)	14,785	217	(6,425)	1,126	47,120	4,875
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril		(582)	(582)			354,245	180,512	100,586	23,710	(1,401)	11,131	3,774	(11)
5.1 Commercial multiple peril (non-liability portion)		8,683,259	8,527,284		4,426,402	4,334,188	4,474,871	1,832,154	166,579	236,194	257,482	1,532,771	163,322
5.2 Commercial multiple peril (liability portion)		6,575,671	6,531,698		2,905,706	1,861,114	720,792	5,211,936	782,965	39,436	3,932,520	1,209,188	123,681
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		1,205,665	1,147,964		591,836	868,092	779,666	35,767	10,088	2,205	3,793	225,103	22,677
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		244,492	236,367		125,913								41,535
13. Group accident and health (b)													4,599
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		5,264,424	5,605,193		2,194,403	3,275,394	2,845,735	23,127,509	368,846	384,710	1,958,454	568,596	.99,018
17.1 Other Liability - occurrence		1,865,934	1,800,953		929,584	1,262,306	1,169,181	2,288,792	246,261	(376,858)	529,066	326,071	35,096
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)						1,953	(2,086)	.1,086	.520	(813)	641		
19.2 Other private passenger auto liability		7,627,356	6,911,222		3,390,869	4,083,702	5,164,710	5,472,590	267,537	351,722	882,522	1,263,663	143,462
19.3 Commercial auto no-fault (personal injury protection)								2,000		331	331		
19.4 Other commercial auto liability		5,867,511	5,441,921		2,984,517	2,658,207	4,426,534	6,282,472	414,018	923,695	1,558,932	958,383	110,361
21.1 Private passenger auto physical damage		6,202,742	5,566,508		2,761,688	3,818,032	3,911,537	125,064	55,815	.67,275	.35,258	1,030,627	116,666
21.2 Commercial auto physical damage		4,080,404	3,604,120		2,086,831	1,592,895	1,708,266	138,705	61,680	.69,396	.23,953	663,692	.76,748
22. Aircraft (all perils)													
23. Fidelity		21,965	23,214			9,812		(9,462)	4,461	2,100	1,674	612	3,939
24. Surety													413
26. Burglary and theft		1,524	1,929			.556		(94)	.5				284
27. Boiler and machinery													29
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		48,103,167	45,888,366		22,591,302	24,161,746	25,391,195	44,638,419	2,400,930	1,691,738	9,195,875	7,912,090	904,765
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



3 2 7 0 0 2 0 1 6 4 3 0 2 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016								NAIC Company Code	32700
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire	27,666	27,128		13,785	8,168	7,893	(173)		2	7	5,080	425	
2.1 Allied lines	132,012	119,956		66,208	116,781	190,111	76,628	12,365	17,554	5,656	24,201	2,029	
2.2 Multiple peril crop													
2.3 Federal flood													
2.4. Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	(63,305)	2,511,190			3,257,150	2,970,241	289,898	50,644	14,159	37,200	.11,614	(973)	
5.1 Commercial multiple peril (non-liability portion)	3,652,696	3,605,461		1,832,200	1,470,772	1,643,896	497,765	39,478	44,953	.61,168	685,423	56,147	
5.2 Commercial multiple peril (liability portion)	1,742,547	1,705,217		776,620	280,574	97,746	756,912	64,006	(48,722)	569,011	333,387	26,785	
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine	436,272	484,941		208,806	77,320	60,867	8,392	311	(1,893)	582	.83,632	6,706	
10. Financial guaranty													
11. Medical professional liability												454	32
12. Earthquake	2,073	5,823			1,112								
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation	1,990,816	1,960,476		792,141	1,097,698	1,435,898	4,663,058	64,268	103,977	399,002	.210,274	.33,318	
17.1 Other Liability - occurrence	885,858	829,900		439,017	143,007	80,659	166,985	7,659	(7,504)	.66,384	151,115	.13,617	
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)						10,000	9,620	(802)					
19.2 Other private passenger auto liability	5,046,274	4,826,758		1,975,332	3,479,947	2,472,500	3,214,762	43,751	(155,238)	.516,588	.863,071	.77,784	
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability	1,489,027	1,406,781		695,697	921,740	1,600,194	1,328,585	20,946	222,102	.338,194	.242,819	.22,962	
21.1 Private passenger auto physical damage	5,492,356	5,169,539		2,149,938	3,046,503	3,077,958	25,702	35,396	.39,093	.21,587	.940,263	.84,425	
21.2 Commercial auto physical damage	1,811,124	1,668,276		878,316	523,551	545,816	21,646	2,549	3,405	.5,903	.293,147	.27,839	
22. Aircraft (all perils)													
23. Fidelity .....	.7,156	.6,974			2,858		(380)	1,525		.67	209	1,351	110
24. Surety													
26. Burglary and theft						1,293		(86)	.9			507	.42
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)	22,655,275	24,331,419		9,833,323	14,433,211	14,192,933	11,050,889	341,373	231,955	2,021,492	3,846,338	351,248	
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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												2,170
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												2,170
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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												4,340
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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												855
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												855
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,710
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	315,538	332,018		183,292	135,639	2,439,987	2,313,177	15,551	141,132	126,010	67,273	5,810
2.1 Allied lines	437,490	422,092		237,660	400,617	462,932	77,567	5,431	9,091	5,756	94,514	8,920
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	33,719,893	32,570,719		17,659,262	11,577,349	13,602,501	5,538,233	274,907	463,285	588,127	6,545,934	743,244
5.1 Commercial multiple peril (non-liability portion)	17,094,712	17,147,806		8,271,465	5,212,546	9,255,872	6,335,937	347,881	751,184	651,844	3,713,254	348,528
5.2 Commercial multiple peril (liability portion)	10,265,251	9,944,503		4,322,518	1,892,883	3,538,430	8,579,878	978,931	2,284,977	6,503,174	2,289,012	209,289
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,948,672	2,874,137		1,413,581	1,010,257	1,153,553	264,880	12,854	16,210	15,747	642,834	60,118
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	267,237	269,882		125,327								
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	11,156,278	11,553,461		4,082,300	5,013,120	3,210,290	27,528,499	741,271	621,275	2,415,453	1,284,264	132,810
17.1 Other Liability - occurrence	5,375,140	5,193,731		2,534,712	242,583	(129,602)	1,692,843	80,776	(209,052)	1,003,430	1,043,836	109,589
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	19,353,328	18,834,499		8,047,474	9,808,474	21,492	20,148	(1,723)	.36	.36		
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	12,248,522	11,804,020		5,830,986	6,325,856	7,870,859	7,041,036	230,615	724,735	1,712,795	2,238,350	259,680
21.1 Private passenger auto physical damage	16,399,523	15,847,747		6,773,276	9,037,193	9,010,909	217,388	118,321	128,218	.82,982	3,059,016	334,355
21.2 Commercial auto physical damage	6,366,262	6,119,762		3,008,516	4,013,027	4,331,085	335,162	41,114	.72,449	.61,017	1,161,511	129,796
22. Aircraft (all perils)												
23. Fidelity	74,535	82,248		32,521	9,000	(19,136)	10,041	.4	(608)	2,235	16,282	1,520
24. Surety												
26. Burglary and theft	23,445	27,610		11,059	1,499	1,245	(314)		.2	.2	5,113	478
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	136,045,826	133,024,234		62,533,949	54,701,534	64,741,512	69,932,483	3,211,704	5,249,354	14,770,661	25,974,321	2,762,130
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	80,367	67,798		24,865	20,974	20,423	(412)	50	63	19	13,940	1,415
2.1 Allied lines	89,053	77,553		27,699	27,145	50,979	25,525		1,676	1,901	15,676	1,568
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril	758,921	719,706		315,260	383,549	455,971	143,544	10,037	15,475	15,498	145,978	13,365
4. Homeowners multiple peril	1,597,908	4,472,544		291,872	4,709,015	5,598,584	1,965,493	63,901	155,823	210,006	438,130	28,140
5.1 Commercial multiple peril (non-liability portion)	3,562,629	3,658,703		1,521,520	2,706,334	2,854,895	1,212,702	56,681	115,150	142,904	676,499	62,740
5.2 Commercial multiple peril (liability portion)	2,058,758	2,134,708		888,316	127,344	781,278	1,270,288	52,017	521,496	949,312	398,242	36,256
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	589,280	765,089		219,510	298,626	260,899	29,248	2,019	(2,070)	2,176	119,848	10,378
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake		84	240		18							26
13. Group accident and health (b)												1
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,285,052	1,296,640		618,720	44,076	(38,481)	520,580	32,372	8,006	.79,840	231,431	22,630
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	696,830	710,163		258,095	417,717	351,592	186,135	28,637	24,219	103,035	129,352	12,622
19.2 Other private passenger auto liability	3,596,919	3,588,381		1,369,673	2,218,292	1,592,266	4,669,361	113,623	137,993	928,975	664,860	65,073
19.3 Commercial auto no-fault (personal injury protection)		86,744	88,900	39,419	45,699	1,554	17,001	342	(20,326)	3,304	15,311	1,569
19.4 Other commercial auto liability	1,315,819	1,331,070		599,418	351,718	(97,844)	831,293	89,675	57,177	202,144	230,489	23,794
21.1 Private passenger auto physical damage	5,516,016	5,509,138		2,087,855	3,563,305	3,612,886	56,331	31,473	32,622	.21,974	1,019,822	97,140
21.2 Commercial auto physical damage	2,028,104	2,022,627		927,794	2,638,313	2,690,438	80,338	10,972	20,509	17,550	356,460	35,716
22. Aircraft (all perils)												
23. Fidelity	19,835	20,471		8,370		(8,966)	44,128	8,671	10,768	6,057	3,809	349
24. Surety												
26. Burglary and theft		4,842	4,759		2,782		(140)	16				928
27. Boiler and machinery												85
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	23,287,162	26,468,490		9,201,186	17,552,107	18,126,336	11,051,571	500,469	1,078,582	2,684,694	4,460,801	412,843
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	179,933	209,138		81,420		(11,315)	769		(583)	42	33,315	2,937
2.1 Allied lines	250,473	265,948		110,924	53,145	105,925	83,601	312	2,408	6,186	45,928	4,088
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril	2,903,601	2,690,707		1,443,588	805,734	678,206	229,586	21,836	(1,669)	25,388	605,405	.47,389
4. Homeowners multiple peril	340,118	11,166,952		189,607	6,485,935	6,285,704	2,572,641	300,665	265,067	277,121	114,224	5,551
5.1 Commercial multiple peril (non-liability portion)	24,762,782	24,446,890		12,181,923	9,216,965	8,940,453	4,364,923	342,817	284,761	514,039	4,580,723	404,145
5.2 Commercial multiple peril (liability portion)	10,195,375	10,141,958		4,635,463	1,216,700	1,791,230	6,637,230	749,283	1,282,045	4,992,977	1,927,815	166,395
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,245,567	2,516,454		1,035,088	755,168	743,570	135,387	13,154	7,886	8,547	436,451	.36,649
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	295,261	455,322		127,681								
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	5,598,540	5,422,740		2,774,922	983,565	(172,384)	3,039,608	263,050	69,993	900,526	965,576	91,372
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	14,665,246	14,933,471		4,787,304	11,650,193	11,718,314	12,735,841	683,922	541,365	2,138,767	2,696,664	239,347
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	7,756,814	7,435,073		3,684,183	2,512,642	4,280,776	6,645,951	353,517	829,361	1,571,833	1,258,298	127,202
21.1 Private passenger auto physical damage	12,064,455	12,057,580		3,975,068	7,201,257	7,277,814	(15,658)	108,172	111,325	.55,281	2,219,715	196,900
21.2 Commercial auto physical damage	5,178,785	4,972,063		2,432,819	1,869,600	2,032,669	205,393	23,037	.37,356	.33,149	837,795	.84,922
22. Aircraft (all perils)												
23. Fidelity	101,584	.100,651		.50,568	(3,325)	14,939	.44,274	.7	4,144	.6,077	.18,937	.1,658
24. Surety												
26. Burglary and theft	26,788	28,707		11,463	(623)	1,075	.88		.2	.2		
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	86,565,322	96,843,651		37,522,020	42,979,640	44,043,142	36,840,816	2,862,739	3,442,169	10,544,656	15,804,821	1,413,810
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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												
2.5 Private flood												
3. Farmowners multiple peril												750
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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



3 2 7 0 0 2 0 1 6 4 3 0 3 9 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	33,180	34,605		12,150		18	149		2	8	6,251	794
2.1 Allied lines	46,829	46,813		19,208	21,538	17,914	1,309		(565)	119	8,882	1,105
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	1,285,875	1,193,520		670,488	767,458	983,688	203,682	38,286	53,086	18,539	251,691	30,269
5.2 Commercial multiple peril (liability portion)	858,164	860,679		392,131	206,888	129,347	360,460	65,584	22,320	275,713	168,423	20,195
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	122,792	124,267		54,221	2,843	(7,610)	(1,965)	922	358	163	24,559	2,845
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	76	72		31								1,768
13. Group accident and health (b)												2
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	874,206	972,953		310,087	291,428	143,139	1,263,113	61,475	54,182	108,627	99,347	.41,287
17.1 Other Liability - occurrence	175,702	180,489		74,325	649	(68,865)	89,706		(43,648)	84,733	34,062	4,215
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)	4,926	4,528		2,264		347	2,110	(317)	349	832	123	
19.4 Other commercial auto liability	121,299	113,537		55,093	12,878	321,945	338,022		53,606	.59,551	20,116	3,014
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	125,494	118,797		55,899	11,518	14,595	6,060	.54	189	604	20,891	3,085
22. Aircraft (all perils)												
23. Fidelity	11,758	10,400		5,584		(113)	2,577		153	354	2,721	272
24. Surety												
26. Burglary and theft	1,556	1,383		.964		(31)	.4				289	.36
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	3,661,857	3,662,044		1,652,445	1,315,201	1,534,373	2,265,227	166,320	139,367	548,760	639,831	107,241
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 4 1 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	195,269	192,373		89,647	4,582	(15,389)	9,330		(1,126)	507	33,917	7,561
2.1 Allied lines	268,640	243,239		121,983	23,482	20,344	17,023	324	(1,041)	1,358	47,488	10,402
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	4,110,415	16,474,324		614,141	10,596,636	10,041,774	3,234,871	332,709	262,312	360,138	776,160	159,157
5.1 Commercial multiple peril (non-liability portion)	12,456,684	12,516,524		6,180,780	4,371,510	4,812,869	2,558,488	279,870	233,100	339,428	2,122,182	482,329
5.2 Commercial multiple peril (liability portion)	6,649,486	6,446,194		2,980,695	3,014,371	557,288	4,999,614	1,072,305	(679,408)	3,828,578	1,166,223	257,472
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,187,468	1,519,081		503,353	707,215	669,346	35,181	6,867	446	3,363	201,888	45,979
10. Financial guaranty												
11. Medical professional liability	206,083	490,057		58,370							37,243	7,980
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)	8,731,427	9,023,878		3,355,050	4,008,500	7,100,482	24,778,842	991,108	1,272,807	2,195,006	829,807	814,035
16. Workers' compensation	5,214,739	5,119,744		2,282,240	1,739,760	391,602	3,087,573	365,826	122,096	1,247,621	881,535	201,917
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	29,254,721	28,146,308		12,448,960	9,877	16,306	8,838	637	1,804	1,286		
19.2 Other private passenger auto liability					23,266,332	20,499,200	16,773,478	1,618,745	1,150,320	2,815,871	4,729,165	1,237,854
19.3 Commercial auto no-fault (personal injury protection)					1,673	1,894	(111)	15	15			
19.4 Other commercial auto liability	6,863,765	6,288,366		3,362,064	5,779,202	5,190,107	4,421,102	180,266	83,231	1,049,248	1,076,704	282,037
21.1 Private passenger auto physical damage	17,146,115	16,530,624		7,232,473	11,873,312	11,729,073	202,223	139,856	133,547	.91,829	2,775,185	663,907
21.2 Commercial auto physical damage	3,101,309	2,932,127		1,481,263	1,604,673	1,631,506	66,994	14,669	14,754	16,990	484,732	120,084
22. Aircraft (all perils)												
23. Fidelity	73,607	82,706		34,649	19,754	(21,339)	(792)	7	(312)	2,687	12,345	2,850
24. Surety												
26. Burglary and theft	31,149	36,945		16,647		(3,282)	113		.3	3	5,369	1,206
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	95,490,877	106,042,490		40,762,315	67,020,878	62,621,781	60,192,768	5,003,202	2,592,549	11,953,911	15,179,943	4,294,771
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 4 2 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	.27,942	.31,516		.12,597			.(61)	.138	.400	.398	.7	.4,761
2.1 Allied lines .....	.73,792	.70,320		.38,482	.40,245		.(54,521)	.30,499	.7,200	.(7,289)	.2,352	.12,319
2.2 Multiple peril crop .....												.1,946
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril .....	.495,788	.424,124		.241,461	.321,387	.318,422	.19,929	.65	.(443)	.2,754	.87,662	.13,069
4. Homeowners multiple peril .....	.(12,419)	.739,009			.533,916	.365,483	.90,776	.26,784	.2,062	.10,638	.(46,583)	.(305)
5.1 Commercial multiple peril (non-liability portion) .....	.3,123,259	.3,347,359		.1,497,947	.3,555,665	.3,724,122	.778,035	.69,840	.96,958	.109,042	.543,990	.82,342
5.2 Commercial multiple peril (liability portion) .....	.2,203,532	.2,365,337		.891,389	.390,727	.485,272	.2,817,587	.215,561	.319,464	.2,127,623	.388,504	.58,095
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine .....	.614,329	.679,054		.246,524	.108,888	.94,253	.24,140	.3,592	.1,515	.1,506	.109,104	.16,197
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake .....			.137									.(14)
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b) .....	.2,680,232	.2,905,760		.1,030,063	.1,380,868	.787,692	.6,503,640	.100,565	.86,063	.558,020	.255,859	.141,949
16. Workers' compensation .....	.1,178,417	.1,183,743		.507,191	.87,450	.(723,332)	.308,378	.26,548	.(14,612)	.146,523	.191,339	.31,066
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 .....	.2,839,001	.2,696,869		.1,128,796	.2,333,356	.3,558,572	.2,430,465	.68,148	.250,331	.397,085	.465,344	.74,990
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability .....	.1,618,499	.1,621,984		.659,673	.2,059,049	.1,723,887	.817,699	.45,022	.(4,517)	.213,552	.255,881	.42,759
21.1 Private passenger auto physical damage .....	.3,700,402	.3,462,937		.1,494,882	.1,851,688	.1,866,061	.55,577	.35,102	.35,708	.15,331	.610,134	.97,548
21.2 Commercial auto physical damage .....	.2,410,864	.2,338,901		.994,620	.1,049,690	.842,047	.46,819	.5,731	.(16,163)	.9,107	.378,045	.63,556
22. Aircraft (all perils)												
23. Fidelity .....	.11,606	.11,246		.3,672	.(525)	.(649)	.2,589		.153	.355	.2,036	.306
24. Surety												
26. Burglary and theft .....	.515	.987		.197		.(35)	.2				.90	.14
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	20,965,759	21,879,281		8,747,493	13,765,389	12,957,374	13,922,286	605,740	721,235	3,594,099	3,258,473	624,269
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



3 2 7 0 0 2 0 1 6 4 3 0 4 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	328,778	369,184		154,092	47,662	22,501	(292)	455	(1,448)	.78	71,663	9,736
2.1 Allied lines	347,612	375,926		173,211	77,382	132,483	70,427	3,906	6,718	5,215	74,695	10,294
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	19,635,607	19,758,182		9,817,084	30,402,152	35,412,866	10,111,213	336,034	655,085	1,201,271	4,177,705	581,465
5.2 Commercial multiple peril (liability portion)	8,374,928	8,398,120		3,523,993	2,247,434	2,029,271	8,752,062	644,862	603,445	6,354,530	1,813,057	248,005
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,152,615	2,066,060		1,001,472	1,379,013	1,146,209	200,478	22,381	(151)	13,711	466,600	.63,745
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	330,543	346,783		165,180								97,069
13. Group accident and health (b)												9,788
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	5,658,617	5,949,724		2,161,773	2,021,709	1,726,422	13,776,640	310,897	304,433	1,234,630	674,600	165,001
17.1 Other Liability - occurrence	3,338,852	3,223,841		1,490,133	139,298	(344,975)	1,628,589	43,869	(306,300)	1,341,175	664,918	98,873
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	(191)	(191)										(386)
19.3 Commercial auto no-fault (personal injury protection)												(6)
19.4 Other commercial auto liability	7,963,220	7,796,945		3,601,659	4,160,545	7,067,560	7,561,294	460,657	1,274,929	1,862,838	1,414,576	235,987
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	4,753,369	4,520,465		2,239,722	2,293,141	2,322,209	.77,867	30,339	33,871	22,983	841,340	140,760
22. Aircraft (all perils)												
23. Fidelity	58,884	.59,528		28,476	(7,600)	33,940	12,644	.970	1,535	1,736	12,637	1,744
24. Surety												
26. Burglary and theft	15,785	17,112		8,426		(497)	.54		.1	.1	3,495	467
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	52,958,620	52,881,679		24,365,219	42,782,787	49,568,986	42,189,921	1,854,383	2,572,200	12,038,236	10,311,969	1,565,858
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	130,231	122,491		62,522	909,512	1,197,015	287,253	2,770	20,157	17,411	24,290	3,254
2.1 Allied lines	210,244	203,853		108,387	50,312	66,651	26,630	6,526	7,079	1,976	39,839	5,253
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,322,899	7,500,299		321,374	4,407,250	3,742,860	2,323,449	386,000	298,302	245,234	395,789	60,028
5.1 Commercial multiple peril (non-liability portion)	4,798,644	4,647,525		2,320,262	1,726,827	3,083,693	1,679,277	52,944	202,019	188,105	916,818	119,933
5.2 Commercial multiple peril (liability portion)	14,777,456	14,169,868		6,077,343	1,971,575	3,501,246	10,263,236	2,036,953	3,379,871	7,814,755	2,890,689	369,197
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,569,494	2,558,070		1,210,159	2,349,504	1,046,385	70,737	21,015	(78,378)	9,165	502,357	64,235
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	337,687	612,570		125,254								
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)	6,701,043	6,624,768		2,723,863	2,292,135	1,973,136	9,854,264	205,096	173,973	861,849	713,405	167,627
16. Workers' compensation	3,820,010	3,695,258		1,825,636	273,102	(391,339)	2,065,429	396,548	(264,964)	1,853,247	705,561	95,499
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	253,839	242,914		107,873	265,583	298,503	81,431	4,321	29,990	51,298	52,604	6,345
19.2 Other private passenger auto liability	3,611,473	3,485,850		1,531,238	2,306,112	2,062,265	1,818,968	215,214	196,179	346,489	749,034	90,273
19.3 Commercial auto no-fault (personal injury protection)	247,212	242,606		117,195	119,433	104,598	131,618	6,873	(28,799)	23,895	41,228	6,181
19.4 Other commercial auto liability	12,300,293	12,007,043		5,861,590	9,621,861	11,159,684	11,517,576	1,058,694	1,853,664	2,678,839	2,068,178	307,509
21.1 Private passenger auto physical damage	2,599,074	2,528,121		1,094,507	1,624,474	1,639,854	81,728	12,654	13,796	18,824	538,457	64,975
21.2 Commercial auto physical damage	5,589,399	5,335,288		2,694,483	2,909,900	3,027,748	175,743	51,133	62,862	38,117	936,412	139,680
22. Aircraft (all perils)												
23. Fidelity	25,839	26,688		12,941		(3,264)	5,692		113	781	5,152	648
24. Surety												
26. Burglary and theft	6,350	5,977		3,951		(154)	22		.1	.1	1,237	158
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	60,301,188	64,009,190		26,198,578	30,827,578	32,508,882	40,383,052	4,456,741	5,865,862	14,149,985	10,650,930	1,509,344
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	119,650	129,692		.57,886	.198	.2,096	.612	.33	.38	.65	23,265	3,371
2.1 Allied lines	115,775	128,581		.53,476	.32,847	.32,314	.7,061	.37	(435)	689	22,461	3,259
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,385,942	4,006,719		.697,178	.2,106,772	.2,179,357	.550,000	.40,643	.47,101	.62,001	494,423	.67,446
5.1 Commercial multiple peril (non-liability portion)	6,563,882	6,155,322		.3,308,946	.2,035,694	.3,075,851	.1,503,010	.60,975	.200,705	.185,812	1,286,835	184,641
5.2 Commercial multiple peril (liability portion)	3,219,797	2,951,168		.1,477,445	.473,095	.155,226	.1,579,066	.244,251	.19,040	.1,199,973	645,664	111,702
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	964,028	938,008		.456,254	.283,741	.367,879	.117,932	.12,380	.14,956	.6,460	194,766	.27,266
10. Financial guaranty												
11. Medical professional liability	85,289	133,692		.37,725							.17,710	2,412
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,298,090	2,312,507		.1,023,556	.1,119,774	.1,181,211	.5,469,867	.66,020	.73,100	.473,789	.267,871	.70,771
17.1 Other Liability - occurrence	1,330,053	1,230,593		.663,375	.29,129	(64,750)	.305,315	.21,254	(65,564)	.155,566	238,457	.40,418
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	6,937,250	6,320,024		.3,415,660	.3,590,679	.2,954,860	.2,660,100	.83,841	(33,645)	.425,899	1,187,937	.211,155
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage .....	.642,366	.638,427		.305,476	.521,151	.229,112	.362,335	.100,385	.32,318	.89,124	104,911	.19,729
21.2 Commercial auto physical damage	4,082,878	3,677,249		.2,010,394	.2,693,642	.2,740,988	.67,718	.33,276	.37,626	.21,749	.699,937	.119,653
22. Aircraft (all perils)	603,575	599,800		.280,219	.182,717	.183,773	.119,775	.5,858	.6,232	.11,520	.99,266	.17,071
23. Fidelity	47,562	43,304		.22,247		.428	.125,174	.13,673	.21,552	.17,181	.9,330	1,345
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)	29,402,025	29,270,873		13,813,350	13,069,439	13,040,923	12,869,386	682,695	353,748	2,650,485	5,293,988	880,408
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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												
2.5 Private flood												
3. Farmowners multiple peril												800
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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												1,600
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



3 2 7 0 0 2 0 1 6 4 3 0 5 0 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	130,932	137,359		60,427	38,309	65,980	4,469	509	820	380	24,089	1,339
2.1 Allied lines	153,498	151,473		67,860	9,509	17,596	11,892	785	1,176	1,044	27,604	1,686
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril	1,156,901	967,087		575,893	1,353,010	1,603,077	291,109	10,357	37,004	32,794	215,033	14,177
4. Homeowners multiple peril	233,015	1,861,768		129,086	2,001,063	504,509	833,192	138,134	(40,160)	91,614	86,309	(31,151)
5.1 Commercial multiple peril (non-liability portion)	14,226,468	14,140,803		6,832,317	10,444,572	11,526,032	5,274,260	373,743	441,184	699,184	2,698,692	151,493
5.2 Commercial multiple peril (liability portion)	7,503,544	7,321,975		3,274,916	1,164,108	2,664,406	5,110,824	433,474	1,538,085	3,756,373	1,438,882	83,783
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,433,166	1,493,110		635,909	433,838	502,424	115,301	4,379	5,367	6,621	277,944	14,139
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	3,361	4,483		1,762								675
13. Group accident and health (b)												14
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)	5,162,608	5,590,121	1,149,512	1,933,266	2,142,087	770,777	8,113,036	136,118	22,674	707,722	576,066	105,295
16. Workers' compensation	4,758,760	4,674,779		2,339,502	4,446,675	3,327,382	2,974,623	48,394	189,804	718,943	836,889	51,207
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)	20,686,793	20,350,837		8,564,391	41,654	29,726	129,841	696	(584)	13,354		
19.2 Other private passenger auto liability					9,602,872	9,207,059	16,748,805	757,804	525,377	2,770,632	3,610,649	224,103
19.3 Commercial auto no-fault (personal injury protection)					11,935	5,815	71,408	2,527	(15,389)	11,935		
19.4 Other commercial auto liability	4,416,573	4,305,996		2,044,616	2,691,274	3,480,285	5,075,386	374,220	623,726	1,243,919	768,614	.48,989
21.1 Private passenger auto physical damage	14,899,459	14,344,509		6,244,072	10,406,301	10,540,308	112,897	122,393	136,412	.75,449	2,598,494	163,123
21.2 Commercial auto physical damage	3,728,420	3,596,895		1,691,370	1,734,705	1,828,031	92,352	18,136	27,940	23,474	648,235	.41,345
22. Aircraft (all perils)												
23. Fidelity	32,816	35,138		15,964		(2,321)	6,924		261	950	6,269	340
24. Surety												
26. Burglary and theft	9,008	9,662		2,794		(315)	28		.1	.1	1,746	.88
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	78,535,323	78,985,994	1,149,512	34,414,146	46,521,912	46,070,773	44,966,348	2,421,670	3,493,699	10,154,388	13,816,192	869,971
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2016 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 2016

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	4,138,075	4,219,590		2,001,481	1,791,116	3,916,643	2,770,680	106,506	225,126	155,775	774,656	111,992		
2.1 Allied lines	6,448,867	6,302,834		3,140,893	3,674,680	3,683,437	1,771,504	61,871	(41,229)	132,935	1,197,680	166,684		
2.2 Multiple peril crop														
2.3 Federal flood														
2.4. Private crop														
2.5 Private flood														
3. Farmowners multiple peril	14,108,299	12,916,424		6,578,554	7,225,178	8,596,570	3,359,912	133,060	220,496	360,984	2,653,897	308,618		
4. Homeowners multiple peril	117,923,264	252,477,592		45,919,835	153,716,673	134,001,265	49,043,072	5,640,843	3,268,056	5,399,217	23,960,262	3,182,688		
5.1 Commercial multiple peril (non-liability portion)	251,555,075	252,525,550		123,987,031	162,861,665	180,912,899	86,458,146	6,180,808	8,385,197	10,103,041	47,218,568	6,322,495		
5.2 Commercial multiple peril (liability portion)	161,989,660	160,698,687		69,948,181	42,085,205	47,562,682	149,547,804	22,520,785	29,471,307	112,863,553	31,036,861	4,091,808		
6. Mortgage guaranty														
8. Ocean marine														
9. Inland marine	35,130,920	38,460,302		16,113,750	16,278,230	14,142,441	1,882,807	285,220	53,080	134,732	6,509,151	870,090		
10. Financial guaranty														
11. Medical professional liability														
12. Earthquake	4,346,183	5,866,306		1,997,400										
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits plan premium (b)														
16. Workers' compensation	138,350,540	143,048,381		1,169,608	54,479,101	63,920,083	68,929,152	319,985,815	7,789,884	8,964,596	27,635,593	14,336,803	5,203,405	
17.1 Other Liability - occurrence	78,699,926	77,722,617		37,064,880	26,361,003	6,819,765	54,696,448	4,564,458	(1,354,478)	25,175,381	13,385,626	2,062,488		
17.2 Other Liability - claims made														
17.3 Excess workers' compensation														
18. Products liability														
19.1 Private passenger auto no-fault (personal injury protection)	16,669,156	16,673,048		5,980,805	13,446,779	13,822,872	4,746,364	1,533,392	2,141,245	2,483,160	2,790,499	361,978		
19.2 Other private passenger auto liability	318,327,828	316,694,373		128,214,750	215,763,263	205,387,990	235,687,705	15,295,589	13,293,819	40,826,546	54,207,356	9,189,483		
19.3 Commercial auto no-fault (personal injury protection)	3,586,918	3,469,954		1,673,814	1,586,214	1,035,387	1,695,511	169,436	(422,434)	300,052	584,472	70,649		
19.4 Other commercial auto liability	194,128,245	184,652,465		91,963,078	108,103,489	131,413,444	173,291,715	10,963,882	20,945,168	41,373,825	32,121,826	4,651,140		
21.1 Private passenger auto physical damage	249,423,310	246,930,971		98,541,843	158,740,814	159,072,474	2,249,978	2,251,986	2,319,916	1,264,074	42,862,506	6,674,846		
21.2 Commercial auto physical damage	103,300,995	98,254,406		48,694,706	59,971,573	61,174,350	2,450,684	907,498	1,061,991	651,861	17,103,700	2,456,059		
22. Aircraft (all perils)														
23. Fidelity	1,129,033	1,148,484		527,647	142,276	1,534,210	1,543,363	47,340	236,294	229,095	210,790	30,202		
24. Surety	100	72			99		(14)			(7)		1	2	
26. Burglary and theft	272,598	309,322		137,171	5,300	(4,392)	(2,492)	5	30	25	51,616	7,368		
27. Boiler and machinery														
28. Credit														
30. Warranty														
34. Aggregate write-ins for other lines of business														
35. TOTALS (a)	1,699,528,992	1,822,371,380		1,169,608	736,965,018	1,035,673,542	1,042,001,176	1,091,179,019	78,455,438	88,771,046	269,089,847	291,948,394	45,871,438	
DETAILS OF WRITE-INS														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)														

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

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

and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8	9	10	11	12	13	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
0999998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000														
0999999. Total Other U.S. Unaffiliated Insurers														
AA-9991221 ..00000 ..North Carolina Fair Plan ..NC ..				1,074			710	710		1,641	92			
1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools				1,056			165	165		4,984	1,374			
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				2,130			875	875		6,625	1,466			
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				2,130			875	875		6,625	1,466			
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				2,130			875	875		6,625	1,466			

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Cancelled) during Current Year

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 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 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable		
38-0315280	18988	Auto-Owners Insurance Company	MI		181,935	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other				181,935	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819
0499999	Total Authorized - Affiliates - U.S. Non-Pool				181,935	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819
0799999	Total Authorized - Affiliates - Other (Non-U.S.)																
0899999	Total Authorized - Affiliates				181,935	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819
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														
AA-9991205	00000	Georgia Fair Plan	GA		609												
AA-9991226	00000	Virginia Fair Plan	VA		5												
1099999	Total Authorized - Pools - Mandatory Pools					615											
1299998	Total Authorized - Other Non-U.S. Insurers (Under \$100,000)																
1299999	Total Authorized - Other Non-U.S. Insurers																
1399999	Total Authorized				182,550	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819
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				182,550	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819

ANNUAL STATEMENT FOR THE YEAR 2016 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 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On												18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
4199999. Total Protected Cells																			
9999999 Totals					182,550	18,945	658	160,302	22,022	8,461	991	29,332		240,711	27,892		212,819		

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	.56,510
2.	Auto-Owners Insurance Company	.25.000	.3,602
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	240,711	181,935	Yes [X] No []
2.				Yes [] No []
3.				Yes [] No []
4.				Yes [] No []
5.				Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2016 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	19,603						19,603		19,603	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					19,603							19,603	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					19,603							19,603	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)													
0899999. Total Authorized - Affiliates					19,603							19,603	
1399999. Total Authorized					19,603							19,603	
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					19,603							19,603	
4199999. Total Protected Cells													
9999999 Totals					19,603							19,603	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domi- ciliary Juris- diction	5 Special Code	6 Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	7 Funds Held By Company Under Reinsurance Treaties	8 Letters of Credit	9 Issuing or Confirming Bank Reference Number (a)	10 Ceded Balances Payable	11 Miscellaneous Balances Payable	12 Trust Funds and Other Allowed Offset Items	13 Total Collateral and Offsets Allowed (Cols. 7+8+10+11 +12 but not in Excess of Col. 6)	14 Provision for Unauthorized Reinsurance (Col. 6 Minus Col. 13)	15 Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	16 20% of Amount in Dispute Included in Column 15	17 20% of Amount in Dispute Included in Column 6	18 Provision for Overdue Reinsurance (Col. 16 plus Col. 17)	19 Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 14 plus Col. 18 but not in Excess of Col. 6)
0499999. Total - U.S. Non-Pool								XXX										
0799999. Total - Other (Non-U.S.)								XXX										
0899999. Total - Affiliates								XXX										
1399999. Total Affiliates and Others								XXX										
1499999. Total Protected Cells								XXX										
9999999 Totals																		

1. Amounts in dispute totaling \$ are included in Column 6.
 2. Amounts in dispute totaling \$ are excluded from Column 15.

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

NONE

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 2016 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	3,482,957,627		3,482,957,627
2. Premiums and considerations (Line 15)	339,036,736		339,036,736
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	19,603,155	-(19,603,155)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	82,980,405		82,980,405
6. Net amount recoverable from reinsurers		212,818,788	212,818,788
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	3,924,577,923	193,215,633	4,117,793,556
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,210,256,153	.191,776,072	1,402,032,225
10. Taxes, expenses, and other obligations (Lines 4 through 8)	79,371,752		79,371,752
11. Unearned premiums (Line 9)	712,592,735	.29,331,595	741,924,330
12. Advance premiums (Line 10)	21,052,700		21,052,700
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	27,892,034	-(27,892,034)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	5,101,779		5,101,779
17. Provision for reinsurance (Line 16)			
18. Other liabilities	171,520,526		171,520,526
19. Total liabilities excluding protected cell business (Line 26)	2,227,787,679	193,215,633	2,421,003,312
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	1,696,790,244	XXX	1,696,790,244
22. Totals (Line 38)	3,924,577,923	193,215,633	4,117,793,556

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: Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2016, the Company ceded 100% of the following coverages to Auto-Owners: Umbrella, Pollution, Cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identity Recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Workers Compensation and/or Certified Terrorism. _____

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 2016 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	238		17		7		2	262	XXX	
2. 2007	205,162	21,964	183,198	161,134	20,131	2,338	35	12,429	.866	1,547	154,869	32,643	
3. 2008	216,526	20,851	195,675	238,312	52,334	3,255	377	17,663	2,797	2,716	203,722	46,874	
4. 2009	242,193	22,146	220,047	262,511	35,878	3,110	28	19,477	1,800	1,313	247,392	47,047	
5. 2010	284,521	25,911	258,610	284,385	46,997	4,271	674	21,169	2,272	2,128	259,882	49,946	
6. 2011	334,924	32,121	302,803	392,811	149,229	4,772	553	31,867	7,324	1,389	272,344	71,143	
7. 2012	376,524	39,996	336,528	283,433	44,666	5,712	202	23,210	2,389	1,918	265,098	52,264	
8. 2013	406,358	48,160	358,198	246,854	32,558	4,980	278	20,206	1,361	1,234	237,843	44,680	
9. 2014	419,355	57,509	361,846	253,304	27,848	4,767	200	21,671	1,449	1,080	250,245	44,572	
10. 2015	408,598	58,992	349,606	182,597	3,313	4,116	14	14,531	69	.718	197,848	32,925	
11. 2016	265,985	38,501	227,484	106,511	35	2,082		10,133		239	118,691	23,857	
12. Totals	XXX	XXX	XXX	2,412,090	412,989	39,420	2,361	192,363	20,327	14,284	2,208,196	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Case Basis							
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	37				20						6	.57	1			
2. 2007	(3)				(2)						2	(.5)				
3. 2008	.58				5						1	.64	2			
4. 2009	64				16						3	.83	6			
5. 2010	.21	.5			2						1	.19	5			
6. 2011	651				.67						18	.736	16			
7. 2012	1,271	11			133						35	1,428	26			
8. 2013	1,835	.160			227	11					.54	.1945	64			
9. 2014	4,340	.460	18		462	47	.3				124	.209	169			
10. 2015	11,362	2,501	42		1,279	253	7				340	1,125	10,276			
11. 2016	27,924	2,125	4,841	4	3,458	218	502				1,042	2,276	35,420			
12. Totals	47,560	5,262	4,901	4	5,667	529	512				1,618	3,810	54,463			
													6,647			

	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	37	21
2. 2007	175,896	21,032	154,864	.85.7	95.8	.84.5				(.3)	(2)
3. 2008	259,294	55,508	203,786	119.8	266.2	104.1				58	7
4. 2009	285,181	37,706	247,475	117.7	170.3	112.5				64	19
5. 2010	309,849	49,948	259,901	108.9	192.8	100.5				16	2
6. 2011	430,186	157,106	273,080	128.4	489.1	.90.2				651	85
7. 2012	313,794	47,268	266,526	.83.3	118.2	79.2				1,261	168
8. 2013	274,156	34,368	239,788	.67.5	71.4	.66.9				1,675	270
9. 2014	284,689	30,004	254,685	.67.9	52.2	70.4				3,897	542
10. 2015	214,274	6,150	208,124	.52.4	10.4	.59.5				8,902	1,373
11. 2016	156,493	2,382	154,111	58.8	6.2	67.7				30,636	4,783
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	47,194	7,268

ANNUAL STATEMENT FOR THE YEAR 2016 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	368	(1)	8	1	10		11	386	XXX	
2. 2007	171,872	13,835	158,037	121,000	3,102	5,607	503	5,640		3,520	128,642	25,090	
3. 2008	181,554	13,162	168,392	137,398	1,617	6,799	244	5,722		2,889	148,058	26,599	
4. 2009	200,870	13,116	187,754	153,676	979	7,935	8	6,530		4,104	167,154	29,304	
5. 2010	232,616	13,654	218,962	175,889	1,755	8,970	5	7,761		5,641	190,860	33,328	
6. 2011	267,999	14,739	253,260	190,562	532	10,366	132	8,532		5,196	208,796	35,424	
7. 2012	289,693	15,961	273,732	199,570	787	10,870	13	9,783		4,326	219,423	35,466	
8. 2013	301,412	15,070	286,342	181,583	304	13,247	35	9,724		4,192	204,215	36,163	
9. 2014	311,978	14,039	297,939	175,603	1,750	7,765	2	10,217		4,044	191,833	36,139	
10. 2015	326,696	13,067	313,629	157,934	1,484	3,527	46	10,688		3,174	170,619	36,706	
11. 2016	333,367	11,668	321,699	97,442	300	982		9,486		1,779	107,610	31,931	
12. Totals	XXX	XXX	XXX	1,591,025	12,609	76,076	989	84,093		38,876	1,737,596	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.	6	14			14	5			1		36	2	4
2. 2007			1									1	
3. 2008	292		1		59				10		7	362	6
4. 2009	1,543		2		286				53		70	1,884	15
5. 2010	2,345		3		422				74		36	2,844	39
6. 2011	4,894		5		938				159		83	5,996	98
7. 2012	7,797		6		1,529				260		293	9,592	158
8. 2013	20,870	459	12		3,962	82	(1)		690		573	24,992	415
9. 2014	34,574	162	95		6,487	29	2		1,154		1,233	42,121	914
10. 2015	48,804	50	6,330		9,593	11	874		1,954		3,558	67,494	2,295
11. 2016	66,043	179	46,811		12,749	39	6,396		4,098		3,312	135,879	8,649
12. Totals	187,168	864	53,266		36,039	166	7,271		8,453		9,201	291,167	12,593

	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)	10
2. 2007	132,248	3,605	128,643	76.9	26.1	81.4					1
3. 2008	150,281	1,861	148,420	82.8	14.1	88.1					293
4. 2009	170,025	987	169,038	84.6	7.5	90.0					1,545
5. 2010	195,464	1,760	193,704	84.0	12.9	88.5					2,348
6. 2011	215,456	664	214,792	80.4	4.5	84.8					4,898
7. 2012	229,815	800	229,015	79.3	5.0	83.7					7,803
8. 2013	230,087	880	229,207	76.3	5.8	80.0					20,423
9. 2014	235,897	1,943	233,954	75.6	13.8	78.5					34,508
10. 2015	239,704	1,591	238,113	73.4	12.2	75.9					55,085
11. 2016	244,007	518	243,489	73.2	4.4	75.7					112,675
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	239,571	51,599

ANNUAL STATEMENT FOR THE YEAR 2016 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	(1)		4				1	.3	XXX	
2. 2007	92,824	7,472	85,352	54,601	9,851	5,512	948	2,315	1	.957	.51,628	6,829	
3. 2008	95,208	6,903	88,305	55,259	8,365	4,886	245	2,336	3	.709	.53,868	6,791	
4. 2009	98,686	6,453	92,233	62,135	6,823	7,771	1,168	2,518		.894	.64,433	6,944	
5. 2010	105,329	6,186	99,143	64,439	4,574	7,514	272	2,815		.846	.69,922	7,780	
6. 2011	114,372	6,286	108,086	74,767	1,674	7,512	238	3,139		.928	.83,506	8,515	
7. 2012	124,391	6,849	117,542	68,642	508	6,810	.50	3,474		1,551	.78,368	8,484	
8. 2013	136,845	6,840	130,005	75,925	2,777	6,672	300	3,827		.974	.83,347	9,461	
9. 2014	148,576	6,684	141,892	70,736	329	5,934	.37	4,136		1,089	.80,440	10,113	
10. 2015	167,563	6,699	160,864	60,487	1,052	2,191	.17	4,509		1,056	.66,118	10,629	
11. 2016	188,131	6,583	181,548	33,535	1,529	523	4	4,021		664	.36,546	9,291	
12. Totals	XXX	XXX	XXX	620,525	37,482	55,329	3,279	33,090	4	9,669	668,179	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.	361				93				12			.466	4
2. 2007	-(215)		51			8			7		215	-(149)	1
3. 2008	124		49		30		8		12		.6	.223	2
4. 2009	1,140	997	67		285	94	11		52		15	.464	8
5. 2010	686		80		168		13		40		26	.987	10
6. 2011	2,471		73		631		12		109		133	.3,296	39
7. 2012	4,646		71		1,133		11		199		157	.6,060	74
8. 2013	16,347	388	74		3,999	94	11		648		280	.20,597	199
9. 2014	22,483	832	108		5,436	136	18		893		.435	.27,970	361
10. 2015	36,310	907	8,276		8,843	215	1,906		1,847		.762	.56,060	876
11. 2016	30,944	616	50,847		7,637	(136)	11,419		3,881		577	.104,248	2,620
12. Totals	115,297	3,740	59,696		28,255	403	13,417		7,700		2,606	.220,222	4,194

	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	.361	.105
2. 2007	62,279	10,800	51,479	.67.1	144.5	60.3				-(165)	15
3. 2008	62,704	8,613	54,091	.65.9	124.8	61.3				.173	.50
4. 2009	73,979	9,082	64,897	.75.0	140.7	70.4				.210	.254
5. 2010	75,755	4,846	70,909	.71.9	78.3	71.5				.767	.222
6. 2011	88,714	1,912	86,802	.77.6	30.4	80.3				.2,544	.752
7. 2012	84,986	558	84,428	.68.3	8.1	71.8				.4,717	.1,344
8. 2013	107,503	3,559	103,944	.78.6	52.0	80.0				.16,033	.4,564
9. 2014	109,744	1,334	108,410	.73.9	20.0	76.4				.21,758	.6,211
10. 2015	124,369	2,191	122,178	.74.2	32.7	76.0				.43,679	.12,380
11. 2016	142,807	2,013	140,794	.75.9	30.6	77.6				.81,175	.23,073
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	171,252	48,970

ANNUAL STATEMENT FOR THE YEAR 2016 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	3,268	1,798	215	70	90		15	1,705	XXX	
2. 2007	119,419	10,888	108,531	78,816	7,326	6,835	560	2,869	1	809	80,633	6,668	
3. 2008	120,521	10,248	110,273	86,775	8,699	6,891	459	2,993	14	569	87,487	6,614	
4. 2009	113,314	8,629	104,685	69,417	2,737	5,863	242	2,763		799	75,064	5,779	
5. 2010	112,232	7,636	104,596	68,219	426	6,247	17	2,847		1,035	76,870	6,204	
6. 2011	120,555	7,698	112,857	73,769	12	7,406	1	2,988		648	84,150	6,231	
7. 2012	122,355	8,095	114,260	55,152	573	6,092	3	2,809		284	63,477	5,821	
8. 2013	134,512	8,271	126,241	59,277	2,145	6,017	60	2,957		493	66,046	5,637	
9. 2014	142,676	8,181	134,495	53,047	611	5,344	19	3,125		381	60,886	5,519	
10. 2015	149,425	7,804	141,621	30,982		3,610		2,569		224	37,161	5,251	
11. 2016	143,048	6,777	136,271	16,251		1,244		2,024		2	19,519	4,307	
12. Totals	XXX	XXX	XXX	594,973	24,327	55,764	1,431	28,034	15	5,259	652,998	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.	33,139	30,259			2,906	2,635			287		222	3,438	160			
2. 2007	11,622	9,637	2,225	5	1,005	811	201		239		176	4,839	43			
3. 2008	13,327	8,005	3,011	8	1,172	675	270	1	291		195	9,382	66			
4. 2009	8,584	4,911	3,719	8	750	414	337	1	295		225	8,351	47			
5. 2010	11,511	3,665	4,228	8	962	296	385	1	370		192	13,486	77			
6. 2011	14,107	3,057	5,017	12	1,262	275	453	1	417		529	17,911	118			
7. 2012	12,102	3,762	7,921	19	1,057	349	714	1	578		374	18,241	132			
8. 2013	14,853	4,369	12,655	50	1,250	350	1,102	3	982		618	26,070	195			
9. 2014	22,181	8,051	19,258	100	2,008	741	1,630	7	1,512		1,495	37,690	325			
10. 2015	17,615	568	.31,603	210	1,623	50	2,587	15	2,471		2,062	55,056	613			
11. 2016	34,291	9,703	37,017	304	3,048	853	2,916	21	3,167		1,559	69,558	1,956			
12. Totals	193,332	85,987	126,654	724	17,043	7,449	10,595	51	10,609		7,647	264,022	3,732			

	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	Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,880	558
2. 2007	103,812	18,340	85,472	86.9	168.4	78.8				4,205	633
3. 2008	114,730	17,861	96,869	95.2	174.3	87.8				8,326	1,057
4. 2009	91,728	8,313	83,415	81.0	96.3	79.7				7,384	967
5. 2010	94,769	4,413	90,356	84.4	57.8	86.4				12,066	1,420
6. 2011	105,419	3,358	102,061	87.4	43.6	90.4				16,055	1,856
7. 2012	86,425	4,707	81,718	70.6	58.1	71.5				16,242	1,998
8. 2013	99,093	6,977	92,116	73.7	84.4	73.0				23,090	2,979
9. 2014	108,105	9,529	98,576	75.8	116.5	73.3				33,288	4,402
10. 2015	93,060	843	92,217	62.3	10.8	65.1				48,441	6,616
11. 2016	99,958	10,881	89,077	69.9	160.6	65.4				61,301	8,257
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	233,278	30,743

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	1,355	296	2,198	103	38		18	3,192	XXX	
2. 2007	266,231	28,169	238,062	126,266	15,382	17,308	842	7,804	233	1,845	134,921	12,133	
3. 2008	257,710	25,832	231,878	166,771	27,835	20,532	2,956	10,118	.876	2,005	165,754	14,687	
4. 2009	251,772	24,444	227,328	147,922	18,284	18,274	515	9,418	.547	1,807	156,268	13,881	
5. 2010	261,355	25,152	236,203	187,539	38,812	18,447	1,962	11,654	.967	2,261	175,899	15,719	
6. 2011	283,274	27,824	255,450	264,666	95,931	18,453	1,103	17,014	.3,106	1,797	199,993	17,967	
7. 2012	311,449	34,214	277,235	169,542	29,224	17,145	424	12,672	1,436	1,611	168,275	14,357	
8. 2013	352,114	40,549	311,565	137,040	9,744	15,424	377	9,472	.217	1,382	151,598	13,879	
9. 2014	383,641	47,821	335,820	200,465	40,364	12,356	641	13,605	.632	2,252	184,789	14,426	
10. 2015	404,216	51,371	352,845	133,920	7,761	6,811	164	11,043	.49	1,203	143,800	12,443	
11. 2016	414,668	50,359	364,309	118,849	32,817	2,886	121	9,965	4	287	98,758	10,959	
12. Totals	XXX	XXX	XXX	1,654,335	316,450	149,834	9,208	112,803	8,067	16,468	1,583,247	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Case Basis							
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	6,486	2,972			4,817	2,080			235		190	6,486	127			
2. 2007	2,231	1,222	220	1	1,642	921	.166	1	.90		29	2,204	32			
3. 2008	4,956	1,578	440	3	3,760	1,189	.332	2	.197		31	6,913	285			
4. 2009	2,907	1,363	.487	3	2,152	1,009	.367	2	.125		39	3,661	41			
5. 2010	3,564	1,000	.794	5	2,640	754	.599	4	.164		64	5,998	48			
6. 2011	5,333	1,657	1,280	8	3,065	.406	.964	6	.233		.135	8,798	76			
7. 2012	11,730	3,387	1,809	12	6,581	1,042	1,363	9	.486		.479	17,519	151			
8. 2013	14,012	926	2,736	18	10,092	708	2,062	13	.632		.566	27,869	279			
9. 2014	22,968	3,236	5,610	37	13,583	.438	.4,178	27	.1,059		.984	43,660	514			
10. 2015	29,308	4,845	16,527	149	15,636	1,026	10,428	92	.1,791		.2,127	67,578	1,019			
11. 2016	60,330	19,888	42,313	482	17,031	2,030	21,818	265	.3,892		.3,304	122,719	3,763			
12. Totals	163,825	42,074	72,216	718	80,999	11,603	42,277	421	.8,904		.7,948	313,405	6,335			

	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	3,514	2,971
2. 2007	155,727	18,602	137,125	.58.5	66.0	.57.6				1,227	975
3. 2008	207,106	34,439	172,667	.80.4	133.3	.74.5				3,815	3,097
4. 2009	181,652	21,723	159,929	.72.1	88.9	.70.4				2,028	1,633
5. 2010	225,401	43,504	181,897	.86.2	173.0	.77.0				3,353	2,646
6. 2011	311,008	102,217	208,791	.109.8	.367.4	.81.7				4,947	3,850
7. 2012	221,328	35,534	185,794	.71.1	103.9	.67.0				.10,141	.7,379
8. 2013	191,470	12,003	179,467	.54.4	29.6	.57.6				.15,805	.12,065
9. 2014	273,824	45,375	228,449	.71.4	94.9	.68.0				.25,305	.18,354
10. 2015	225,464	14,086	211,378	.55.8	27.4	.59.9				.40,841	.26,737
11. 2016	277,084	55,607	221,477	.66.8	110.4	.60.8				.82,273	.40,446
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	193,249	120,153

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 2016 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	116		264	(2)	3			385	XXX	
2. 2007	31,039	9,680	21,359	9,394	3,174	2,822	575	468	3	52	8,932	768	
3. 2008	31,546	12,451	19,095	13,951	6,796	1,930	24	504	1	29	9,564	802	
4. 2009	33,002	16,195	16,807	9,179	4,599	1,993	122	454		43	6,905	855	
5. 2010	37,638	21,025	16,613	14,158	9,529	1,629	483	639	3	64	6,411	885	
6. 2011	44,857	26,128	18,729	16,783	11,570	1,626	54	696	2	50	7,479	925	
7. 2012	50,894	30,225	20,669	15,738	9,052	2,449	64	917	1	357	9,987	924	
8. 2013	58,561	34,519	24,042	18,208	13,567	2,344	162	958		54	7,781	904	
9. 2014	65,841	39,059	26,782	16,250	11,048	1,941	157	825		46	7,811	1,028	
10. 2015	72,591	42,679	29,912	6,141	2,205	942	10	794		58	5,662	961	
11. 2016	77,723	46,192	31,531	2,647	1,000	234		752		26	2,633	759	
12. Totals	XXX	XXX	XXX	122,565	72,540	18,174	1,649	7,010	10	779	73,550	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.	1,109	518			1,098	504			41		7	1,226	57
2. 2007	58		200	2	60		201	2	13		5	528	7
3. 2008	258		200	2	236		201	2	19		1	910	8
4. 2009	5,907	5,892	215	2	380	358	216	2	290		7	754	8
5. 2010	295	(2)	296	2	228		297	2	28		1	1,142	11
6. 2011	424	7	390	3	375	3	392	3	40		15	1,605	21
7. 2012	3,417	2,317	733	6	884	141	737	6	194		47	3,495	31
8. 2013	3,819	2,795	1,029	8	748	174	1,034	8	233		23	3,878	51
9. 2014	7,583	4,231	2,332	18	2,515	267	2,342	18	461		46	10,699	172
10. 2015	6,027	2,818	3,682	878	2,644	180	2,698	71	461		91	11,565	205
11. 2016	5,110	2,354	11,614	6,042	2,534	145	5,353	402	873		45	16,541	335
12. Totals	34,007	20,930	20,691	6,963	11,702	1,772	13,471	516	2,653		288	52,343	906

	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	591	635
2. 2007	13,216	3,756	9,460	42.6	38.8	44.3				256	273
3. 2008	17,299	6,825	10,474	54.8	54.8	54.9				457	455
4. 2009	18,634	10,975	7,659	56.5	67.8	45.6				229	526
5. 2010	17,570	10,017	7,553	46.7	47.6	45.5				591	551
6. 2011	20,726	11,642	9,084	46.2	44.6	48.5				804	802
7. 2012	25,069	11,587	13,482	49.3	38.3	65.2				1,827	1,669
8. 2013	28,373	16,714	11,659	48.5	48.4	48.5				2,045	1,833
9. 2014	34,249	15,739	18,510	52.0	40.3	69.1				5,666	5,034
10. 2015	23,389	6,162	17,227	32.2	14.4	57.6				6,013	5,551
11. 2016	29,117	9,943	19,174	37.5	21.5	60.8				8,328	8,213
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	26,807	25,542

ANNUAL STATEMENT FOR THE YEAR 2016 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. 2007													
3. 2008													
4. 2009													
5. 2010													
6. 2011													
7. 2012													
8. 2013													
9. 2014													
10. 2015													
11. 2016													
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. 2007													
3. 2008													
4. 2009													
5. 2010													
6. 2011													
7. 2012													
8. 2013													
9. 2014													
10. 2015													
11. 2016													
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. 2007											
3. 2008											
4. 2009											
5. 2010											
6. 2011											
7. 2012											
8. 2013											
9. 2014											
10. 2015											
11. 2016											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2016 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	630	498	84	7	28		(29)	237	XXX	
2. 2015	60,395	9,775	50,620	21,585	1,515	372	12	1,297	20	499	21,707	XXX	
3. 2016	56,164	8,768	47,396	14,753	233	214	16	1,096		198	15,814	XXX	
4. Totals	XXX	XXX	XXX	36,968	2,246	670	35	2,421	20	668	37,758	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	222	201	1		15	13			4		23	27	10			
2. 2015	974	558	33	6	90	41	2		25		358	520	34			
3. 2016	4,043	445	1,190	50	263	25	65	4	151		578	5,188	319			
4. Totals	5,239	1,204	1,224	56	368	79	67	4	180		959	5,735	363			

	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	21	6
2. 2015	24,378	2,152	22,226	40.4	22.0	43.9				443	76
3. 2016	21,775	773	21,002	38.8	8.8	44.3				4,739	450
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,203	532

ANNUAL STATEMENT FOR THE YEAR 2016 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	(562)	273	263	1	.41	.11	1,287	(543)	XXX	
2. 2015	329,430	13,177	316,253	198,987	150	1,578		14,436	8	27,107	214,843	135,203	
3. 2016	345,185	12,081	333,104	209,055	316	2,110	8	15,225		18,803	226,066	131,454	
4. Totals	XXX	XXX	XXX	407,480	739	3,951	9	29,702	19	47,197	440,366	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	231	.9	597		23		50		.35		50	.927	.48			
2. 2015	(2,702)		.714		.52		60		.48		3,324	(1,828)	229			
3. 2016	(685)	236	6,547		1,185	19	545		607		14,650	7,944	8,424			
4. Totals	(3,156)	245	7,858		1,260	19	655		690		18,024	7,043	8,701			

	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	.818	109
2. 2015	213,173	158	213,015	.64.7	1.2	67.4				(1,988)	160
3. 2016	234,589	579	234,010	68.0	4.8	70.3				5,626	2,319
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,456	2,588

ANNUAL STATEMENT FOR THE YEAR 2016 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	(14)		16				14	2	XXX	
2. 2015	1,118	45	1,073	277		84		21			382	XXX	
3. 2016	1,149	40	1,109	138		5		7			150	XXX	
4. Totals	XXX	XXX	XXX	401		105		28		14	534	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	(28)										28	(28)				
2. 2015	305				44				13		13	362	4			
3. 2016	1,024		241		152		33		63		85	1,514	8			
4. Totals	1,301		241		196		33		76		126	1,848	12			

	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	(28)	
2. 2015	744		744	66.5		69.3				305	57
3. 2016	1,663		1,663	144.7		150.0				1,266	248
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,543	305

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 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	12,488	12,112	11,638	10,840	11,187	11,247	10,126	10,188	10,231	10,237	.6	49
2. 2007	149,555	144,582	145,698	144,612	143,922	143,897	143,729	143,264	143,226	143,301	75	37
3. 2008	XXX	199,830	189,061	189,642	189,766	189,480	189,051	188,848	188,848	188,919	71	71
4. 2009	XXX	XXX	234,643	231,508	230,710	230,165	229,668	230,015	229,756	229,795	39	(220)
5. 2010	XXX	XXX	XXX	248,764	240,446	241,083	240,236	241,822	241,794	241,003	(791)	(819)
6. 2011	XXX	XXX	XXX	XXX	257,424	246,614	250,774	250,746	249,906	248,520	(1,386)	(2,226)
7. 2012	XXX	XXX	XXX	XXX	XXX	255,412	247,350	246,423	245,949	245,671	(278)	(752)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	229,220	220,729	221,431	220,889	(542)	160
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,171	235,899	234,339	(1,560)	(3,832)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185,590	193,321	7,731	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142,935	XXX	XXX
										12. Totals	3,365	(7,532)

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

1. Prior	77,996	65,101	58,757	59,633	57,356	57,293	56,888	56,339	56,707	56,792	85	453
2. 2007	132,332	132,492	129,150	128,352	125,880	123,319	123,818	123,056	122,843	123,003	160	(53)
3. 2008	XXX	145,443	152,710	147,531	146,249	144,440	143,880	143,391	142,979	142,688	(291)	(703)
4. 2009	XXX	XXX	167,741	166,004	167,638	168,193	165,193	162,890	163,229	162,455	(774)	(435)
5. 2010	XXX	XXX	XXX	181,801	185,130	187,051	192,854	189,681	186,637	185,870	(767)	(3,811)
6. 2011	XXX	XXX	XXX	187,986	201,958	206,128	206,823	206,581	206,100	206,100	(481)	(723)
7. 2012	XXX	XXX	XXX	XXX	200,524	219,324	221,062	221,887	218,972	(2,915)	(2,090)	
8. 2013	XXX	XXX	XXX	XXX	XXX	205,702	206,105	213,971	218,792	4,821	12,687	
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	219,816	216,326	222,583	6,257	2,767	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,677	225,473	(204)	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,906	XXX	XXX	
										12. Totals	5,891	8,092

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

1. Prior	38,956	35,268	33,305	32,716	33,707	33,133	33,395	33,519	33,331	33,184	(147)	(335)
2. 2007	55,048	52,848	50,178	50,732	49,892	50,469	49,482	49,472	49,469	49,158	(311)	(314)
3. 2008	XXX	53,962	51,808	49,739	52,850	53,436	51,156	51,873	51,849	51,747	(102)	(126)
4. 2009	XXX	XXX	64,406	59,990	57,515	62,528	62,419	61,069	61,617	62,327	710	1,258
5. 2010	XXX	XXX	XXX	66,576	66,622	68,652	71,896	69,921	69,725	68,055	(1,670)	(1,866)
6. 2011	XXX	XXX	XXX	XXX	77,211	77,706	80,752	81,721	81,974	83,553	1,579	1,832
7. 2012	XXX	XXX	XXX	XXX	XXX	78,177	76,036	79,649	82,079	80,754	(1,325)	1,105
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	86,148	92,732	94,266	99,468	5,202	6,736
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,937	97,693	103,380	5,687	17,443
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,023	115,821	10,798	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,892	XXX	XXX	
										12. Totals	20,421	25,733

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

1. Prior	25,965	42,414	51,498	42,304	43,878	43,435	43,199	41,135	39,908	38,440	(1,468)	(2,695)
2. 2007	92,205	77,759	86,252	87,169	85,127	84,075	86,140	84,531	83,451	82,363	(1,088)	(2,168)
3. 2008	XXX	80,188	88,384	92,747	93,147	92,412	93,216	95,374	94,237	93,600	(637)	(1,774)
4. 2009	XXX	XXX	82,827	89,131	88,224	83,427	82,343	81,603	81,145	80,357	(788)	(1,246)
5. 2010	XXX	XXX	XXX	87,620	93,903	90,723	90,492	90,480	87,331	87,139	(192)	(3,341)
6. 2011	XXX	XXX	XXX	XXX	89,128	99,731	101,294	102,115	101,650	98,657	(2,993)	(3,458)
7. 2012	XXX	XXX	XXX	XXX	XXX	81,496	87,024	86,247	81,776	78,330	(3,446)	(7,917)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	84,317	100,863	92,249	88,176	(4,073)	(12,687)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,209	103,496	93,939	(9,557)	(270)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,924	87,179	3,255	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,886	XXX	XXX	
										12. Totals	(20,987)	(35,556)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	251,108	242,611	215,230	143,602	136,574	130,086	126,142	128,436	128,744	132,886	4,142	4,450
2. 2007	178,495	177,151	153,861	138,158	135,230	135,055	133,851	133,309	129,490	129,463	(27)	(3,846)
3. 2008	XXX	237,513	199,563	188,340	176,499	168,884	165,706	163,584	164,834	163,227	(1,607)	(357)
4. 2009	XXX	XXX	199,600	181,264	175,452	166,269	163,206	159,605	153,686	150,934	(2,752)	(8,671)
5. 2010	XXX	XXX	XXX	220,935	200,781	190,049	186,323	176,090	171,349	171,046	(303)	(5,044)
6. 2011	XXX	XXX	XXX	XXX	232,559	217,127	209,201	204,338	200,171	194,650	(5,521)	(9,688)
7. 2012	XXX	XXX	XXX	XXX	XXX	192,714	194,406	182,324	178,028	174,074	(3,954)	(8,250)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	183,488	179,238	175,266	169,580	(5,686)	(9,658)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214,930	210,021	214,416	4,395	(514)
10. 2015	XXX	188,708	198,593	9,885	XXX							
11. 2016	XXX	207,623	XXX	XXX								
										12. Totals	(1,428)	(41,578)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XX								
7. 2012	XXX	XXX	XXX	XX	XX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals		

NONE**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XX	XX							
8. 2013	XXX	XXX	XXX	XX	XX	XX						
9. 2014	XXX											
10. 2015	XXX				XXX							
11. 2016	XXX		XXX	XXX								
										12. Totals		

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

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XX	XX							
8. 2013	XXX	XXX	XXX	XX	XX	XX						
9. 2014	XXX											
10. 2015	XXX				XXX							
11. 2016	XXX		XXX	XXX								
										12. Totals		

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

1. Prior	36,729	26,971	24,502	23,023	24,507	26,084	23,822	23,305	24,403	23,671	(732)	366
2. 2007	16,949	13,337	12,281	10,416	12,842	10,778	10,209	10,201	9,131	8,982	(149)	(1,219)
3. 2008	XXX	15,915	12,530	12,051	11,344	10,065	9,026	9,756	9,767	9,952	185	196
4. 2009	XXX	XXX	13,640	13,010	12,623	9,166	8,240	8,227	7,882	6,915	(967)	(1,312)
5. 2010	XXX	XXX	XXX	14,695	13,382	12,018	9,329	7,927	6,864	6,890	26	(1,037)
6. 2011	XXX	XXX	XXX	XXX	18,548	13,223	12,798	10,061	9,752	8,351	(1,401)	(1,710)
7. 2012	XXX	XXX	XXX	XXX	XXX	17,508	14,484	18,050	14,916	12,372	(2,544)	(5,678)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	15,953	14,813	14,176	10,468	(3,708)	(4,345)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,367	16,741	17,224	483	(5,143)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,580	15,971	(5,609)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,549	XXX	XXX
										12. Totals	(14,416)	(19,882)

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

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XX	XX							
8. 2013	XXX	XXX	XXX	XX	XX	XX						
9. 2014	XXX											
10. 2015	XXX				XXX							
11. 2016	XXX		XXX	XXX								
										12. Totals		

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,852	3,662	3,771	109	(81)
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,586	20,925	(661)	XXX	
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,755	XXX	XXX	
										4. Totals	(552)	(81)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	5,251	5,617	7,184	1,567	1,933						
2. 2015	XXX	195,345	198,539	198,539	3,194	XXX						
3. 2016	XXX	218,178	XXX	XXX								
										4. Totals	4,761	1,933

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	599	275	400	125	(199)						
2. 2015	XXX	659	710	51	XXX							
3. 2016	XXX	1,595	XXX	XXX								
										4. Totals	176	(199)

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

1. Prior	XXX	XXX										
2. 2015	XXX	XXX										
3. 2016	XXX	XXX										
										4. Totals		

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XX								
7. 2012	XXX	XXX	XXX	XX	XX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XX						
9. 2014	XXX											
10. 2015	XXX				XXX							
11. 2016	XXX	XXX										
										12. Totals		

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior.....	.000.....	6,322.....	7,446.....	8,588.....	9,582.....	9,752.....	9,842.....	9,845.....	9,925.....	10,180.....	5,003.....	1,286.....
2. 2007.....	116,009.....	137,862.....	140,234.....	141,499.....	142,138.....	142,419.....	143,209.....	143,228.....	143,229.....	143,305.....	26,816.....	5,827.....
3. 2008.....	XXX.....	156,874.....	182,129.....	185,306.....	187,125.....	188,084.....	188,542.....	188,662.....	188,802.....	188,856.....	38,354.....	8,518.....
4. 2009.....	XXX.....	XXX.....	184,686.....	223,018.....	227,254.....	228,666.....	228,808.....	229,127.....	229,336.....	229,716.....	40,464.....	6,577.....
5. 2010.....	XXX.....	XXX.....	XXX.....	184,550.....	229,474.....	236,467.....	238,568.....	239,814.....	240,971.....	240,985.....	42,230.....	7,711.....
6. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	205,175.....	239,612.....	245,250.....	246,877.....	247,472.....	247,801.....	62,246.....	8,881.....
7. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	194,222.....	234,843.....	240,158.....	243,594.....	244,277.....	44,786.....	7,452.....
8. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	173,555.....	209,152.....	215,331.....	218,998.....	218,998.....	37,227.....	7,389.....
9. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	186,212.....	223,656.....	230,024.....	230,024.....	37,787.....	6,616.....
10. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	143,773.....	183,386.....	183,386.....	26,610.....	5,727.....
11. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	108,557.....	108,557.....	14,617.....	3,470.....

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

1. Prior.....	.000.....	27,722.....	44,185.....	49,780.....	53,956.....	55,623.....	56,122.....	56,297.....	56,415.....	56,791.....	9,122.....	2,184.....
2. 2007.....	52,960.....	88,164.....	105,162.....	115,720.....	119,660.....	121,321.....	123,232.....	122,937.....	123,007.....	123,002.....	21,228.....	3,862.....
3. 2008.....	XXX.....	57,726.....	99,405.....	120,268.....	131,448.....	137,896.....	140,789.....	141,780.....	142,204.....	142,336.....	22,471.....	4,122.....
4. 2009.....	XXX.....	XXX.....	63,940.....	108,559.....	133,910.....	148,949.....	155,698.....	158,335.....	159,341.....	160,624.....	24,791.....	4,498.....
5. 2010.....	XXX.....	XXX.....	XXX.....	71,677.....	121,590.....	153,495.....	170,324.....	178,728.....	182,099.....	183,100.....	28,100.....	5,189.....
6. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	80,343.....	134,321.....	166,391.....	183,975.....	196,449.....	200,264.....	29,933.....	5,393.....
7. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	85,469.....	149,554.....	181,077.....	200,064.....	209,639.....	29,926.....	5,382.....
8. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	84,243.....	142,806.....	173,609.....	194,490.....	30,113.....	5,635.....
9. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	83,099.....	146,130.....	181,616.....	181,616.....	29,713.....	5,512.....
10. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	88,245.....	159,932.....	28,928.....	5,483.....	
11. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	98,125.....	20,793.....	2,489.....	

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

1. Prior.....	.000.....	14,991.....	22,949.....	27,613.....	29,683.....	31,015.....	32,346.....	32,490.....	32,727.....	32,730.....	2,606.....	662.....
2. 2007.....	16,527.....	30,803.....	37,525.....	43,044.....	46,258.....	48,093.....	48,889.....	48,919.....	49,057.....	49,314.....	5,788.....	1,040.....
3. 2008.....	XXX.....	16,917.....	28,641.....	36,976.....	42,945.....	48,027.....	50,258.....	51,094.....	51,474.....	51,535.....	5,802.....	987.....
4. 2009.....	XXX.....	XXX.....	16,642.....	32,435.....	38,996.....	49,690.....	54,856.....	57,771.....	60,276.....	61,915.....	5,889.....	1,047.....
5. 2010.....	XXX.....	XXX.....	XXX.....	19,926.....	37,807.....	50,534.....	56,431.....	63,127.....	65,913.....	67,106.....	6,574.....	1,196.....
6. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	21,263.....	44,034.....	57,451.....	66,978.....	75,601.....	80,367.....	7,162.....	1,314.....
7. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	23,144.....	43,821.....	56,344.....	71,176.....	74,893.....	7,096.....	1,314.....
8. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	26,104.....	51,633.....	67,367.....	79,519.....	7,779.....	1,483.....
9. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,898.....	50,021.....	76,304.....	80,911.....	8,091.....	1,661.....
10. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	31,574.....	61,609.....	7,996.....	1,757.....	
11. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	32,524.....	5,738.....	933.....	

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

1. Prior.....	.000.....	14,337.....	22,554.....	26,101.....	30,298.....	31,892.....	33,207.....	32,873.....	33,673.....	35,289.....	5,440.....	541.....
2. 2007.....	20,795.....	46,743.....	60,268.....	67,584.....	71,018.....	74,511.....	77,683.....	77,491.....	77,150.....	77,764.....	5,821.....	804.....
3. 2008.....	XXX.....	21,612.....	47,890.....	60,863.....	69,952.....	76,259.....	79,971.....	82,748.....	83,380.....	84,508.....	5,685.....	863.....
4. 2009.....	XXX.....	XXX.....	19,514.....	45,596.....	56,929.....	62,988.....	67,896.....	70,008.....	70,613.....	72,301.....	5,007.....	725.....
5. 2010.....	XXX.....	XXX.....	XXX.....	19,521.....	44,150.....	57,275.....	63,935.....	68,982.....	71,785.....	74,023.....	5,351.....	776.....
6. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	21,820.....	47,641.....	62,020.....	71,953.....	76,885.....	81,163.....	5,323.....	790.....
7. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,704.....	39,897.....	51,843.....	57,539.....	60,668.....	4,996.....	693.....
8. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,665.....	46,426.....	57,214.....	63,089.....	4,773.....	669.....
9. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	20,464.....	45,119.....	57,761.....	4,483.....	711.....	
10. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,360.....	34,592.....	3,939.....	699.....	
11. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	17,495.....	1,885.....	466.....	

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000.....	38,893.....	66,058.....	83,504.....	98,664.....	107,546.....	112,566.....	118,597.....	123,482.....	126,636.....	7,566.....	3,857.....
2. 2007.....	63,359.....	93,426.....	105,677.....	115,191.....	117,655.....	121,101.....	124,345.....	126,225.....	126,642.....	127,350.....	8,946.....	3,155.....
3. 2008.....	XXX.....	88,624.....	121,926.....	132,865.....	141,840.....	149,032.....	153,006.....	154,927.....	156,831.....	156,512.....	10,810.....	3,592.....
4. 2009.....	XXX.....	XXX.....	80,097.....	113,524.....	124,155.....	132,164.....	137,913.....	143,152.....	146,146.....	147,397.....	10,280.....	3,560.....
5. 2010.....	XXX.....	XXX.....	XXX.....	93,701.....	130,522.....	143,681.....	154,282.....	159,883.....	163,576.....	165,211.....	11,694.....	3,977.....
6. 2011.....	XXX.....	XXX.....	XXX.....	105,203.....	146,874.....	160,101.....	169,595.....	183,563.....	186,086.....	13,853.....	4,038.....	
7. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	83,050.....	119,681.....	135,099.....	148,028.....	157,039.....	10,750.....	3,456.....	
8. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	76,520.....	114,225.....	129,566.....	142,343.....	10,009.....	3,591.....	
9. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	104,471.....	150,304.....	171,815.....	10,419.....	3,493.....	
10												

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior	.000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XX							
8. 2013	XXX	XXX	XXX	XXX	XX	XX						
9. 2014	XXX	XXX	XXX	XXX	XXX	XX	XX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2016	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. 2007											XXX	XXX
3. 2008	XXX										XXX	XXX
4. 2009	XXX	XXX									XXX	XXX
5. 2010	XXX	XXX	XXX								XXX	XXX
6. 2011	XXX	XXX	XXX	XXX							XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XX						XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XX	XX					XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XX	XX	XX				XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000	5,630	9,588	12,724	15,835	18,865	20,597	21,583	22,104	22,485	682	321
2. 2007	1,437	3,018	4,097	6,018	7,001	7,493	7,759	8,418	8,052	8,467	557	204
3. 2008	XXX	2,109	3,915	5,721	6,088	7,187	7,488	8,494	8,742	9,060	556	238
4. 2009	XXX	XXX	1,370	2,468	4,210	5,049	5,689	5,984	6,036	6,450	592	255
5. 2010	XXX	XXX	XXX	1,310	3,011	3,676	4,952	5,611	5,672	5,776	592	282
6. 2011	XXX	XXX	XXX	XXX	1,793	3,065	5,128	5,779	6,470	6,786	623	281
7. 2012	XXX	XXX	XXX	XXX	XXX	1,979	4,283	5,816	7,181	9,071	623	270
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1,614	3,620	5,091	6,823	608	245
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,528	4,694	6,985	587	269
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,610	4,868	489	267
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,880	287	137	

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

1. Prior	.000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XX							
8. 2013	XXX	XXX	XXX	XXX	XX	XX						
9. 2014	XXX	XXX	XXX	XXX	XX	XX	XX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	3,539	3,747	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,371	20,430	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,718	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	.000	6,864	6,292	822,453	123,051						
2. 2015	XXX	189,540	200,415	116,359	18,615							
3. 2016	XXX	XXX	210,841	106,240	16,790							

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	.000	426	428	XXX	XXX						
2. 2015	XXX	317	361	XXX	XXX							
3. 2016	XXX	XXX	144	XXX	XXX							

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

1. Prior	XXX	.000			XXX	XXX						
2. 2015	XXX			XXX	XXX							
3. 2016	XXX			XXX	XXX							

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2007											XXX	XXX
3. 2008	XXX										XXX	XXX
4. 2009	XXX	XXX									XXX	XXX
5. 2010	XXX	XXX	XXX								XXX	XXX
6. 2011	XXX	XXX	XXX	XXX							XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XX						XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XX					XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2016	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 2016 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 2007	2	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	2016
1. Prior	1,469	.11									
2. 2007	7,975	20	16								
3. 2008	XXX	10,010	30	20							
4. 2009	XXX	XXX	12,302	46	.19						
5. 2010	XXX	XXX	XXX	14,492	.44	.21					
6. 2011	XXX	XXX	XXX	XXX	11,142	.47	.23				
7. 2012	XXX	XXX	XXX	XXX	XXX	.10,573	.55	.20			
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.7,564	.47	.18		
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4,640	.41	.21	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(380)	.48	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,339	

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

1. Prior	14,408	2,228	359	1,482	8	.5	3	2	(231)	
2. 2007	32,102	10,078	2,776	.321	6	.4	2	2	(223)	.1
3. 2008	XXX	33,168	12,624	.392	.14	.6	4	2	(305)	.1
4. 2009	XXX	XXX	39,647	5,218	102	.18	6	.4	(361)	2
5. 2010	XXX	XXX	XXX	35,891	5,344	.104	.14	.7	(320)	3
6. 2011	XXX	XXX	XXX	XXX	38,551	5,707	100	.12	(306)	5
7. 2012	XXX	XXX	XXX	XXX	XXX	.39,830	.5,847	.103	(293)	6
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	43,234	.7,805	(200)	10
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.55,790	.8,138	.97
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.57,796	7,204
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,208

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

1. Prior	9,062	1,290	.79	282	442	.510	373	244	176	
2. 2007	20,838	6,845	1,501	64	113	.164	188	.167	173	.59
3. 2008	XXX	20,346	8,033	85	111	.156	167	.196	235	.57
4. 2009	XXX	XXX	22,810	4,006	135	.157	161	.176	278	.78
5. 2010	XXX	XXX	XXX	.24,037	5,451	.185	164	.171	251	.93
6. 2011	XXX	XXX	XXX	XXX	32,033	5,150	189	.171	241	.84
7. 2012	XXX	XXX	XXX	XXX	XXX	.31,102	3,527	.204	242	.82
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	23,108	.4,450	.277	.85
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.29,771	.5,564	.125
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.36,045	10,181
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,266

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

1. Prior	5,743	13,686	16,439	.9,603	8,284	7,360	.6,268	.4,789	2,511	
2. 2007	39,769	14,548	14,080	.10,929	8,025	5,453	4,501	4,373	3,535	2,421
3. 2008	XXX	22,290	21,651	.16,757	12,642	8,149	5,159	4,718	4,317	3,273
4. 2009	XXX	XXX	31,054	.28,639	19,584	13,220	8,144	5,649	4,825	4,047
5. 2010	XXX	XXX	XXX	.35,258	33,153	20,689	13,277	9,143	5,922	4,604
6. 2011	XXX	XXX	XXX	XXX	39,422	34,061	19,868	14,079	9,167	5,457
7. 2012	XXX	XXX	XXX	XXX	XXX	.40,493	32,536	21,099	14,298	8,614
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	38,023	.33,997	21,339	13,703
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.39,018	.34,212	20,782
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.39,040	33,966
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,608

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	157,112	.115,287	87,897	11,966	7,649	3,585	1,872	.928	.275	
2. 2007	71,822	.49,041	19,895	6,508	4,296	2,363	1,296	.681	.550	383
3. 2008	XXX	.95,106	38,555	.13,183	6,496	3,341	2,088	1,114	.605	.767
4. 2009	XXX	XXX	69,386	.32,642	13,197	5,076	2,976	1,809	.998	.849
5. 2010	XXX	XXX	XXX	.67,295	33,115	10,263	4,477	2,545	.1,601	1,384
6. 2011	XXX	XXX	XXX	XXX	69,912	26,130	9,079	3,848	2,263	2,230
7. 2012	XXX	XXX	XXX	XXX	XXX	.56,254	22,868	7,894	3,422	3,152
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	48,474	21,706	.6,996	4,767
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.51,460	.19,106	.9,723
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.44,967	26,715
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,384

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX	XX						
6. 2011	XXX	XXX	XX	XX						
7. 2012	XXX	XXX	XX	XXX	XX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX	XX						
6. 2011	XXX	XXX	XX	XX						
7. 2012	XXX	XXX	XX	XX	XX					
8. 2013	XXX	XXX	XX	XX	XX	XX				
9. 2014	XXX	XXX	XX	XXX	XX	XX	XX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	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. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX	XX						
6. 2011	XXX	XXX	XX	XXX	XX					
7. 2012	XXX	XXX	XX	XX	XX	XX				
8. 2013	XXX	XXX	XX	XX	XX	XX				
9. 2014	XXX	XXX	XX	XXX	XX	XX	XX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	22,846	9,960	6,853	3,476	3,559	2,190	1,283	1,088	.538	
2. 2007	10,665	6,306	2,401	1,758	2,006	939	.617	.576	.538	398
3. 2008	XXX	10,535	5,216	4,010	2,815	1,763	.814	.800	.570	398
4. 2009	XXX	XXX	8,618	5,012	6,420	2,513	1,555	1,076	.805	428
5. 2010	XXX	XXX	XXX	9,710	7,022	5,630	2,159	1,995	1,050	588
6. 2011	XXX	XXX	XXX	XXX	13,123	6,224	4,898	2,799	1,974	777
7. 2012	XXX	XXX	XXX	XXX	XXX	11,679	5,564	6,348	2,769	1,459
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	10,491	7,512	6,279	2,047
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,610	7,496	4,639
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,714	5,431
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,523

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX	XX						
6. 2011	XXX	XXX	XX	XX						
7. 2012	XXX	XXX	XX	XX	XX					
8. 2013	XXX	XXX	XX	XX	XX	XX				
9. 2014	XXX	XXX	XX	XXX	XX	XX	XX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,667	31	1
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,484	29
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,202

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	8,593	1,444	647						
2. 2015	XXX	7,144	775							
3. 2016	XXX	XXX	7,091							

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	437								
2. 2015	XXX	330								
3. 2016	XXX	274								

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

1. Prior	XXX	XXX	XX	XXX	XXX	X	XX			
2. 2015	XXX	XXX	XX	XX	XX	X	XXX	XXX		
3. 2016	XXX	XXX	XX	XX	XX	X	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX	XXX	XXX	X	XX			
6. 2011	XXX	XXX	XX	XX	XX	X	XXX	XXX		
7. 2012	XXX	XXX	XX	XX	XX	X	XX			
8. 2013	XXX	XXX	XX	XXX	XXX	X	XX			
9. 2014	XXX									
10. 2015	XXX									
11. 2016	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 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	6,589	3,666	3,377	4,619	4,675	5,456	3,924	5,614	4,761	5,003
2. 2007	21,916	26,329	26,601	26,671	26,695	26,806	26,811	26,815	26,816	26,816
3. 2008	XXX	31,705	37,690	38,093	38,188	38,328	38,342	38,350	38,352	38,354
4. 2009	XXX	XXX	33,667	39,804	40,218	40,429	40,450	40,458	40,462	40,464
5. 2010	XXX	XXX	XXX	29,169	41,104	42,074	42,174	42,210	42,223	42,230
6. 2011	XXX	XXX	XXX	XXX	45,128	61,300	62,039	62,170	62,214	62,246
7. 2012	XXX	XXX	XXX	XXX	XXX	32,559	44,027	44,592	44,738	44,786
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	26,431	36,405	37,102	37,227
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,015	36,956	37,787
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,453	26,610
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,617

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	450	141	97	59	30	20	14	7	2	1
2. 2007	3,814	294	87	34	17	9	4	1		
3. 2008	XXX	4,843	398	142	56	18	7	3	1	2
4. 2009	XXX	XXX	4,869	501	124	44	20	12	8	6
5. 2010	XXX	XXX	XXX	11,143	893	118	46	18	10	5
6. 2011	XXX	XXX	XXX	XXX	15,383	806	174	70	37	16
7. 2012	XXX	XXX	XXX	XXX	XXX	10,549	649	186	61	26
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	9,513	814	169	64
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,464	926	169
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,518	588
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,770

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	5,429	104	41	12	4	7,886	5,621	7,501	5,959	6,290
2. 2007	30,205	32,278	32,398	32,431	32,439	32,642	32,642	32,643	32,643	32,643
3. 2008	XXX	43,576	46,418	46,632	46,658	46,859	46,863	46,868	46,870	46,874
4. 2009	XXX	XXX	43,708	46,664	46,766	47,038	47,044	47,047	47,047	47,047
5. 2010	XXX	XXX	XXX	46,176	49,457	49,882	49,925	49,938	49,944	49,946
6. 2011	XXX	XXX	XXX	XXX	67,540	70,871	71,064	71,112	71,129	71,143
7. 2012	XXX	XXX	XXX	XXX	XXX	49,163	52,045	52,200	52,244	52,264
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	42,136	44,491	44,641	44,680
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,891	44,407	44,572
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,676	32,925
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,857

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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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	13,819	8,940	8,305	8,198	8,586	8,858	9,060	9,330	9,005	9,122
2. 2007	14,335	19,856	20,680	20,978	21,118	21,186	21,213	21,220	21,225	21,228
3. 2008	XXX	15,267	21,017	21,900	22,229	22,353	22,428	22,453	22,465	22,471
4. 2009	XXX	XXX	16,780	22,980	24,065	24,486	24,679	24,750	24,776	24,791
5. 2010	XXX	XXX	XXX	18,943	26,182	27,413	27,817	27,995	28,074	28,100
6. 2011	XXX	XXX	XXX	XXX	20,523	27,931	29,180	29,651	29,863	29,933
7. 2012	XXX	XXX	XXX	XXX	XXX	20,765	28,068	29,254	29,723	29,926
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	21,058	28,423	29,628	30,113
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,154	28,574	29,713
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,384	28,928
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,793

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	2,453	945	382	211	102	53	23	9	6	4
2. 2007	6,376	1,408	538	250	110	46	15	7	2	
3. 2008	XXX	6,687	1,489	583	263	126	52	25	12	6
4. 2009	XXX	XXX	7,412	1,828	703	312	137	61	32	15
5. 2010	XXX	XXX	XXX	8,512	1,990	723	328	145	64	39
6. 2011	XXX	XXX	XXX	XXX	8,472	2,125	826	375	164	98
7. 2012	XXX	XXX	XXX	XXX	XXX	8,500	2,059	828	357	158
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	8,722	2,105	887	415
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776	2,072	914
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,891	2,295
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,649

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	11,289	229	.84	25	7	11,185	11,364	11,557	11,033	11,310
2. 2007	22,929	24,844	25,030	25,066	25,082	25,089	25,090	25,090	25,090	25,090
3. 2008	XXX	24,399	26,343	26,507	26,572	26,588	26,597	26,599	26,599	26,599
4. 2009	XXX	XXX	26,965	28,984	29,187	29,273	29,299	29,302	29,303	29,304
5. 2010	XXX	XXX	XXX	30,616	32,972	33,250	33,311	33,319	33,325	33,328
6. 2011	XXX	XXX	XXX	XXX	32,412	35,066	35,321	35,393	35,417	35,424
7. 2012	XXX	XXX	XXX	XXX	XXX	32,866	35,175	35,396	35,452	35,466
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	33,609	35,835	36,107	36,163
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,742	35,892	36,139
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,302	36,706
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,931

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	1,857	790	716	959	1,425	1,733	1,922	2,268	2,301	2,606
2. 2007	3,792	5,275	5,566	5,689	5,743	5,769	5,784	5,785	5,785	5,788
3. 2008	XXX	3,927	5,370	5,569	5,685	5,748	5,784	5,793	5,801	5,802
4. 2009	XXX	XXX	3,847	5,373	5,641	5,777	5,843	5,867	5,879	5,889
5. 2010	XXX	XXX	XXX	4,300	5,954	6,311	6,454	6,528	6,560	6,574
6. 2011	XXX	XXX	XXX	XXX	4,828	6,569	6,896	7,037	7,132	7,162
7. 2012	XXX	XXX	XXX	XXX	XXX	4,804	6,505	6,848	7,012	7,096
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	5,313	7,220	7,602	7,779
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,649	7,678	8,091
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,937	7,996
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,738

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	849	367	165	72	51	24	9	6	3	4
2. 2007	1,904	548	224	108	51	23	5	4	4	1
3. 2008	XXX	1,788	468	235	113	47	19	11	2	2
4. 2009	XXX	XXX	2,015	549	252	121	52	31	16	8
5. 2010	XXX	XXX	XXX	2,320	649	258	124	58	25	10
6. 2011	XXX	XXX	XXX	XXX	2,364	585	300	156	70	39
7. 2012	XXX	XXX	XXX	XXX	XXX	1,952	624	292	157	74
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,245	712	357	199
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,418	782	361
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,506	876
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,620

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	674	60	17	(1)	.11	2,133	2,399	2,811	2,898	3,272
2. 2007	6,222	6,739	6,798	6,818	6,823	6,826	6,826	6,826	6,829	6,829
3. 2008	XXX	6,261	6,728	6,773	6,776	6,778	6,787	6,789	6,790	6,791
4. 2009	XXX	XXX	6,446	6,883	6,920	6,932	6,939	6,942	6,943	6,944
5. 2010	XXX	XXX	XXX	7,283	7,666	7,732	7,763	7,777	7,780	7,780
6. 2011	XXX	XXX	XXX	XXX	7,952	8,346	8,461	8,491	8,510	8,515
7. 2012	XXX	XXX	XXX	XXX	XXX	7,566	8,331	8,431	8,474	8,484
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	8,523	9,298	9,416	9,461
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,149	10,000	10,113
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,733	10,629
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,291

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	4,180	1,465	1,572	2,166	2,963	3,529	4,047	4,487	4,818	5,440
2. 2007	1,797	4,818	5,380	5,579	5,671	5,733	5,772	5,801	5,810	5,821
3. 2008	XXX	1,948	4,715	5,233	5,427	5,547	5,594	5,635	5,672	5,685
4. 2009	XXX	XXX	1,677	4,182	4,668	4,845	4,920	4,963	4,986	5,007
5. 2010	XXX	XXX	XXX	2,068	4,498	4,959	5,167	5,269	5,324	5,351
6. 2011	XXX	XXX	XXX	XXX	2,304	4,438	4,921	5,156	5,257	5,323
7. 2012	XXX	XXX	XXX	XXX	XXX	2,219	4,277	4,728	4,932	4,996
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,301	4,175	4,612	4,773
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,228	4,040	4,483
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,192	3,939
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,885

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	1,780	1,012	622	433	354	282	226	202	181	160
2. 2007	3,783	1,000	459	281	187	125	89	62	55	43
3. 2008	XXX	3,570	1,009	501	316	198	152	115	78	66
4. 2009	XXX	XXX	3,179	850	373	206	134	91	67	47
5. 2010	XXX	XXX	XXX	3,018	877	449	256	156	103	77
6. 2011	XXX	XXX	XXX	XXX	2,688	935	509	282	186	118
7. 2012	XXX	XXX	XXX	XXX	XXX	2,480	782	389	194	132
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,311	759	354	195
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,286	748	325
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,132	613
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,956

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	1,339	.80	19	8	7	3,895	4,451	5,079	5,487	6,141
2. 2007	5,950	6,583	6,643	6,664	6,664	6,664	6,664	6,666	6,668	6,668
3. 2008	XXX	5,963	6,523	6,580	6,601	6,608	6,611	6,613	6,613	6,614
4. 2009	XXX	XXX	5,218	5,733	5,763	5,777	5,780	5,781	5,779	5,779
5. 2010	XXX	XXX	XXX	5,519	6,118	6,171	6,195	6,200	6,202	6,204
6. 2011	XXX	XXX	XXX	XXX	5,600	6,153	6,211	6,222	6,229	6,231
7. 2012	XXX	XXX	XXX	XXX	XXX	5,198	5,746	5,809	5,816	5,821
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	5,104	5,592	5,633	5,637
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,056	5,491	5,519
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,874	5,251
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,307

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	9,517	7,749	7,763	8,355	8,827	8,631	8,389	8,335	7,761	7,566
2. 2007	5,508	7,909	8,382	8,602	8,718	8,796	8,864	8,899	8,920	8,946
3. 2008	XXX	7,157	9,778	10,235	10,459	10,631	10,726	10,774	10,795	10,810
4. 2009	XXX	XXX	6,807	9,333	9,723	9,976	10,104	10,186	10,241	10,280
5. 2010	XXX	XXX	XXX	7,080	10,555	11,175	11,456	11,589	11,663	11,694
6. 2011	XXX	XXX	XXX	XXX	8,748	12,780	13,361	13,630	13,772	13,853
7. 2012	XXX	XXX	XXX	XXX	XXX	6,690	9,900	10,390	10,614	10,750
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	6,193	9,176	9,735	10,009
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,638	9,809	10,419
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,218	8,183
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,123

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	2,486	1,582	1,030	681	510	405	260	256	183	127
2. 2007	3,132	937	468	243	165	139	69	58	40	32
3. 2008	XXX	3,333	977	517	316	183	88	58	241	285
4. 2009	XXX	XXX	3,276	882	531	317	181	113	70	41
5. 2010	XXX	XXX	XXX	4,449	1,209	536	251	133	72	48
6. 2011	XXX	XXX	XXX	XXX	4,819	1,049	512	275	144	76
7. 2012	XXX	XXX	XXX	XXX	XXX	3,885	926	466	263	151
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	3,754	1,073	519	279
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,954	1,030	514
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,699	1,019
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,763

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	11,350	806	466	309	196	13,643	13,200	13,376	12,288	11,550
2. 2007	10,063	11,471	11,755	11,867	11,936	12,026	12,050	12,083	12,107	12,133
3. 2008	XXX	12,318	13,914	14,164	14,259	14,352	14,380	14,409	14,622	14,687
4. 2009	XXX	XXX	11,929	13,355	13,619	13,754	13,802	13,843	13,867	13,881
5. 2010	XXX	XXX	XXX	13,515	15,226	15,515	15,623	15,675	15,701	15,719
6. 2011	XXX	XXX	XXX	XXX	15,835	17,500	17,780	17,877	17,927	17,967
7. 2012	XXX	XXX	XXX	XXX	XXX	12,478	13,949	14,191	14,299	14,357
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	12,039	13,469	13,764	13,879
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,689	14,123	14,426
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,873	12,443
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,959

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 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	611	596	562	582	625	588	663	554	588	682
2. 2007	298	442	471	499	517	527	534	547	550	557
3. 2008	XXX	313	464	507	518	532	542	549	553	556
4. 2009	XXX	XXX	338	478	516	549	573	585	589	592
5. 2010	XXX	XXX	XXX	332	497	535	559	576	585	592
6. 2011	XXX	XXX	XXX	XXX	407	533	584	609	616	623
7. 2012	XXX	XXX	XXX	XXX	XXX	369	514	559	589	623
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	354	511	566	608
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	363	523	587
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313	489
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	264	177	137	108	152	132	44	35	56	57
2. 2007	157	79	64	39	44	33	27	12	11	7
3. 2008	XXX	190	99	42	39	20	8	11	9	8
4. 2009	XXX	XXX	230	116	80	54	30	16	11	8
5. 2010	XXX	XXX	XXX	219	118	63	39	24	17	11
6. 2011	XXX	XXX	XXX	XXX	201	100	62	36	27	21
7. 2012	XXX	XXX	XXX	XXX	XXX	214	119	78	58	31
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	226	132	83	51
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251	202	172
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	205
11. 2016	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	891	84	73	51	101	915	891	880	932	1,060
2. 2007	510	652	695	710	742	748	752	757	763	768
3. 2008	XXX	589	730	756	772	786	787	794	799	802
4. 2009	XXX	XXX	653	778	815	836	848	850	853	855
5. 2010	XXX	XXX	XXX	647	814	845	856	874	882	885
6. 2011	XXX	XXX	XXX	XXX	723	843	890	913	920	925
7. 2012	XXX	XXX	XXX	XXX	XXX	668	832	885	909	924
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	679	829	876	904
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724	950	1,028
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	788	961
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759

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 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	42,765	(46)									
2. 2007.....	50,059	93,362	93,180	93,180	93,180	93,180	93,180	93,180	93,180	93,180	
3. 2008.....	XXX	51,952	95,927	95,623	95,621	95,621	95,621	95,621	95,621	95,621	
4. 2009.....	XXX	XXX	54,893	101,607	101,396	101,383	101,383	101,383	101,381	101,381	
5. 2010.....	XXX	XXX	XXX	58,919	110,091	109,977	109,976	109,976	109,974	109,974	(2)
6. 2011.....	XXX	XXX	XXX	XXX	63,412	118,860	118,845	118,833	118,831	118,831	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	69,070	131,436	131,419	131,409	131,406	(3)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	74,494	141,635	141,629	141,621	(8)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,465	157,021	157,064	43
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,027	175,795	83,768
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,333	104,333
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,131
13. Earned Premiums (Sch P-Pt. 1)	92,824	95,208	98,686	105,329	114,372	124,391	136,845	148,576	167,563	188,131	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	3,443	(3)									
2. 2007.....	4,030	7,170	7,158	7,158	7,158	7,158	7,158	7,158	7,158	7,158	
3. 2008.....	XXX	3,767	6,642	6,624	6,624	6,624	6,624	6,624	6,624	6,624	
4. 2009.....	XXX	XXX	3,589	6,333	6,321	6,321	6,321	6,321	6,321	6,321	
5. 2010.....	XXX	XXX	XXX	3,461	6,274	6,267	6,267	6,267	6,267	6,267	
6. 2011.....	XXX	XXX	XXX	XXX	3,485	6,538	6,537	6,536	6,536	6,536	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	3,803	6,920	6,919	6,919	6,919	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	3,724	6,745	6,745	6,745	
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,665	6,685	6,688	3
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,679	6,611	2,932
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,648	3,648
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,583
13. Earned Premiums (Sch P-Pt. 1)	7,472	6,903	6,453	6,186	6,286	6,849	6,840	6,684	6,699	6,583	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	50,666	(324)	(2)								
2. 2007.....	68,752	119,265	118,347	118,342	118,342	118,342	118,342	118,342	118,342	118,342	
3. 2008.....	XXX	70,331	117,264	115,322	115,322	115,322	115,322	115,322	115,322	115,322	
4. 2009.....	XXX	XXX	67,301	112,895	111,870	111,861	111,861	111,861	111,861	111,861	
5. 2010.....	XXX	XXX	XXX	68,584	120,726	119,818	119,808	119,702	119,703	119,703	
6. 2011.....	XXX	XXX	XXX	XXX	69,438	124,899	124,868	124,602	124,605	124,605	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	67,811	129,649	129,650	129,669	129,665	(4)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	72,715	140,335	140,807	140,727	(80)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,427	147,476	148,186	710
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,881	146,465	69,584
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,838	72,838
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,048
13. Earned Premiums (Sch P-Pt. 1)	119,419	120,521	113,314	112,232	120,555	122,355	134,512	142,676	149,425	143,048	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	4,619	(28)									
2. 2007.....	6,268	10,563	10,493	10,493	10,493	10,493	10,493	10,493	10,493	10,493	
3. 2008.....	XXX	5,981	9,555	9,423	9,423	9,423	9,423	9,423	9,423	9,423	
4. 2009.....	XXX	XXX	5,125	8,227	8,162	8,162	8,162	8,162	8,162	8,162	
5. 2010.....	XXX	XXX	XXX	4,666	7,996	7,936	7,935	7,929	7,929	7,929	
6. 2011.....	XXX	XXX	XXX	XXX	4,434	8,104	8,102	8,087	8,087	8,087	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	4,485	4,471	8,351	8,406	8,403	(3)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	4,471	8,351	8,406	8,403	
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,300	8,066	8,140	74
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,983	7,282	3,299
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,407	3,407
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,777
13. Earned Premiums (Sch P-Pt. 1)	10,888	10,248	8,629	7,636	7,698	8,095	8,271	8,181	7,804	6,777	XXX

ANNUAL STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	126,556	(491)	(3)	(1)							
2. 2007.....	139,675	260,090	259,250	259,238	259,237	259,237	259,237	259,237	259,237	259,237	
3. 2008.....	XXX	137,787	253,283	251,457	251,446	251,444	251,444	251,444	251,444	251,444	
4. 2009.....	XXX	XXX	137,119	255,180	253,852	253,823	253,821	253,821	253,817	253,817	
5. 2010.....	XXX	XXX	XXX	145,134	275,445	274,984	274,977	274,974	274,969	274,969	
6. 2011.....	XXX	XXX	XXX	XXX	154,303	298,691	298,979	298,947	298,940	298,940	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	167,553	333,334	333,851	333,822	333,825	3
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	186,054	368,013	368,836	368,820	(16)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,200	397,048	397,969	921
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,590	406,274	198,684
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,076	215,076
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	414,668
13. Earned Premiums (Sch P-Pt. 1)	266,231	257,710	251,772	261,355	283,274	311,449	352,114	383,641	404,216	414,668	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	13,433	(51)									
2. 2007.....	14,736	26,823	26,741	26,740	26,740	26,740	26,740	26,740	26,740	26,740	
3. 2008.....	XXX	13,794	25,013	24,837	24,836	24,833	24,833	24,833	24,833	24,833	
4. 2009.....	XXX	XXX	13,306	24,682	24,551	24,548	24,548	24,548	24,548	24,548	
5. 2010.....	XXX	XXX	XXX	13,953	26,774	26,723	26,722	26,722	26,721	26,721	
6. 2011.....	XXX	XXX	XXX	XXX	15,135	30,996	31,029	31,025	31,024	31,024	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	18,410	37,501	37,598	37,595	37,595	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	21,426	44,111	44,290	44,290	
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,043	49,939	50,145	206
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,301	50,436	24,135
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,018	26,018
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,359
13. Earned Premiums (Sch P-Pt. 1)	28,169	25,832	24,444	25,152	27,824	34,214	40,549	47,821	51,371	50,359	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	14,162	(91)	(1)								
2. 2007.....	16,877	30,490	30,137	30,137	30,136	30,136	30,136	30,136	30,136	30,136	
3. 2008.....	XXX	18,023	31,821	31,431	31,428	31,428	31,428	31,428	31,428	31,428	
4. 2009.....	XXX	XXX	19,558	35,481	35,273	35,273	35,273	35,273	35,273	35,273	
5. 2010.....	XXX	XXX	XXX	22,106	41,784	41,608	41,609	41,609	41,609	41,609	
6. 2011.....	XXX	XXX	XXX	XXX	25,390	48,494	48,552	48,534	48,534	48,534	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	27,966	54,747	54,810	54,808	54,808	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	31,721	62,454	62,733	62,728	(5)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,063	68,966	69,323	357
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,411	75,201	36,790
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,581	40,581
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,723
13. Earned Premiums (Sch P-Pt. 1)	31,039	31,546	33,002	37,638	44,857	50,894	58,561	65,841	72,591	77,723	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior.....	4,417	(36)	(1)								
2. 2007.....	5,263	10,636	10,463	10,463	10,463	10,463	10,463	10,463	10,463	10,463	
3. 2008.....	XXX	7,114	13,885	13,667	13,665	13,665	13,665	13,665	13,665	13,665	
4. 2009.....	XXX	XXX	9,598	18,493	18,372	18,372	18,372	18,372	18,372	18,372	
5. 2010.....	XXX	XXX	XXX	12,349	23,811	23,705	23,705	23,705	23,705	23,705	
6. 2011.....	XXX	XXX	XXX	XXX	14,789	28,511	28,545	28,534	28,534	28,534	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	16,609	32,396	32,435	32,434	32,434	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	18,698	36,930	37,095	37,092	(3)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,799	40,732	40,944	212
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,582	44,447	21,865
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,118	24,118
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,192
13. Earned Premiums (Sch P-Pt. 1)	9,680	12,451	16,195	21,025	26,128	30,225	34,519	39,059	42,679	46,192	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 2016 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 2007		
1.603 2008		
1.604 2009		
1.605 2010		
1.606 2011		
1.607 2012		
1.608 2013		
1.609 2014		
1.610 2015		
1.611 2016		
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 1,133
 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, 2016, the Company ceded 100% of the following coverages to Auto-Owners: Umbrella, Pollution, Cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identity Recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Workers Compensation and/or 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						
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 2016 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
18988	38-0315280	Auto-Owners Insurance Company		(25,000,000)	1,197,240		348,459,716	19,690,291			344,347,247	(1,822,271,743)
61190	38-1814333	Auto-Owners Life Insurance Company			(1,197,240)		(18,434,342)				(19,631,581)	
26638	38-2448613	Home-Owners Insurance Company				(94,813,469)		123,995,567			29,182,097	1,513,933,594
32700	34-1172650	Owners Insurance Company				(189,538,473)		(78,654,460)			(268,192,934)	240,710,822
32905	35-1370824	Property-Owners Insurance Company				(12,334,792)		(37,490,443)			(49,825,235)	20,404,685
10190	59-3265407	Southern-Owners Insurance Company				(29,532,158)		(24,348,152)			(53,880,311)	47,222,642
42846	56-1382814	Atlantic Casualty Insurance Company			25,000,000	(20,510,477)		16,905,116			(23,703,279)	
	56-0952875	Strickland Insurance Group, Inc.						(199,114)			16,905,116	
12508	20-3474416	Auto-Owners Specialty Insurance Company						(2,006)			24,800,886	
	56-2091873	American Claims Service, Inc.									(2,006)	
9999999 Control Totals									XXX			

ANNUAL STATEMENT FOR THE YEAR 2016 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		Responses
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 the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

MARCH FILING		Responses
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
28.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING		
29.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32.	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
33.	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
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
35.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations:

12. Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Financial Guaranty Insurance Exhibit [Document Identifier 240]



14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



15. Supplement A to Schedule T [Document Identifier 455]



16. Trusteed Surplus Statement [Document Identifier 490]



17. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]



18. Reinsurance Summary Supplemental Filing [Document Identifier 401]



19. Medicare Part D Coverage Supplement [Document Identifier 365]

22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

23. Bail Bond Supplement [Document Identifier 500]



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. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution
Contracts [Document Identifier 555]



29. Credit Insurance Experience Exhibit [Document Identifier 230]



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



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



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



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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE



SUPPLEMENT FOR THE YEAR 2016 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2016
(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: \$ 1,637,255

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
\$ 85,866	\$ 217,666	\$ 343,111	\$ 343,111	%	100.0 %

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