



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2017
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	Ohio		State of Domicile or Port of Entry	OH		
Country of Domicile	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 Anacapi Boulevard (Street and Number)		517-323-1200 (Area Code) (Telephone Number)			
	Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)					
Mail Address	P.O. Box 30660 (Street and Number or P.O. Box)		Lansing, MI, US 48909-8160 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	6101 Anacapi Boulevard (Street and Number)		517-323-1200 (Area Code) (Telephone Number)			
	Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)					
Internet Website Address	www.auto-owners.com					
Statutory Statement Contact	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 Scott Tagsold #	Senior Vice President and Treasurer	Ian Robert Ward #
First Vice President, Secretary & General Counsel	William Finch Woodbury #		

OTHER

Daniel Jerome Thelen #, President	Carolyn Burroughs Muller #, Executive Vice President	Mary Sidbury Pierce, Sr. Vice President
Jonathan Robert Riekse, Sr. Vice President	James Craig Schumacher, 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 Scott Tagsold (CHM)	Daniel Jerome Thelen	William Finch Woodbury
John William Abbott	Rodney Jay Rupp	Mark Edward Hooper
Lori Ann McAllister	Katherine Maidlow Noirot	Cheri Lynn Pero
Carolyn Burroughs Muller	Jeffrey Francis Harrold	

State of Michigan SS:
County of Eaton

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

Daniel Jerome Thelen President	William Finch Woodbury First Vice President, Secretary & General Counsel	Ian Robert Ward Senior Vice President & Treasurer

Subscribed and sworn to before me this
8th day of February, 2018

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

Susan M. Deagan
Notary
5/28/2022
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 2017 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 2017 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	315,405	314,076		164,392	31,823	29,097	387	5,387	5,244	41	60,145	11,437
2.1	Allied lines	558,269	541,558		281,376	124,645	147,656	48,367	5,192	6,443	3,161	105,631	20,244
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	647,214	647,071		315,235	438,738	391,100	453,129	134,516	124,572	48,365	670,220	23,469
5.1	Commercial multiple peril (non-liability portion)	16,541,687	16,488,679		8,363,862	6,229,726	6,108,628	3,023,351	467,793	613,504	678,046	3,232,907	599,822
5.2	Commercial multiple peril (liability portion)	13,539,493	13,287,760		5,623,539	4,819,582	2,388,733	11,314,410	2,197,901	640,971	8,820,633	2,683,125	490,959
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	2,463,488	2,272,800		1,183,304	994,099	928,773	52,695	23,234	21,923	5,837	491,735	89,329
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake	63,558	62,113		26,498							65,053	2,305
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation	1,555,132	1,668,775		690,623	892,405	516,196	5,926,644	76,115	50,617	549,677	188,315	105,853
17.1	Other Liability - occurrence	3,829,313	3,801,958		1,715,273	535,802	520,299	2,250,269	504,080	517,001	1,690,334	722,206	138,856
17.2	Other Liability - claims made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)						3,200	3,200	7,693	9,639	1,946		
19.2	Other private passenger auto liability	(31,188)	2,026,925			6,145,363	3,123,910	5,155,007	646,291	352,375	1,081,964	(129,449)	(671)
19.3	Commercial auto no-fault (personal injury protection)						50						
19.4	Other commercial auto liability	9,896,198	9,247,955		4,752,463	5,160,190	4,811,762	7,269,965	774,595	593,176	1,639,881	1,657,326	359,442
21.1	Private passenger auto physical damage	(1,068)	1,868,359			1,201,829	1,182,116	(125,499)	34,626	4,283	1,866	(91,206)	(39)
21.2	Commercial auto physical damage	6,455,739	6,084,747		3,065,204	3,251,084	3,750,751	512,478	71,285	120,461	74,159	1,067,450	234,093
22.	Aircraft (all perils)												
23.	Fidelity	90,042	86,099		40,829	42,303	(40,309)	96,972	18,990	5,862	11,521	16,766	3,265
24.	Surety												
26.	Burglary and theft	31,258	30,874		14,530		(30)	70		5	8	6,012	1,133
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	55,954,540	58,429,749		26,237,129	29,867,589	23,861,932	35,981,444	4,967,699	3,066,075	14,607,438	10,746,237	2,079,496
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 2017 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 2017 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	244,624	237,917		129,033	409,709	281,708	(4,525)	21,168	13,191	179	42,629	5,285
2.1 Allied lines	399,255	388,315		204,346	163,588	(30,531)	61,800	2,785	(12,351)	4,089	70,325	8,625
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	998,295	3,103,446		489,463	2,916,211	2,149,635	717,349	178,929	97,394	85,708	95,177	21,566
5.1 Commercial multiple peril (non-liability portion)	7,901,516	7,962,746		3,838,512	1,576,015	1,920,476	1,751,730	158,116	202,787	213,915	1,391,529	170,698
5.2 Commercial multiple peril (liability portion)	6,258,701	6,295,263		2,800,889	1,409,759	(144,946)	4,121,792	1,144,592	(14,968)	3,186,595	1,120,722	135,208
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	784,664	850,821		362,410	6,339,144	6,080,567	(241,881)	57,021	57,659	2,181	143,053	16,951
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	22,808	29,221		14,323							4,103	493
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,356,055	1,450,729	13,860	584,849	362,753	339,768	2,239,948	71,370	81,851	196,039	146,947	29,295
17.1 Other Liability - occurrence	2,074,975	2,032,404		1,041,492	72,933	618,237	1,494,259	44,675	75,327	498,557	351,135	44,826
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	4,694,134	4,096,520		2,391,568	2,725,767	2,635,434	3,182,813	174,930	203,917	593,444	912,937	105,721
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	8,085,429	7,805,002		3,861,438	3,216,051	3,019,838	7,173,144	801,187	607,316	1,593,294	1,300,471	183,989
21.1 Private passenger auto physical damage	2,934,425	2,479,557		1,482,754	1,831,063	1,819,190	28,985	20,116	22,295	17,313	573,583	65,740
21.2 Commercial auto physical damage	3,211,288	3,107,365		1,533,184	1,368,337	1,120,734	80,067	112,942	96,320	22,803	514,730	72,884
22. Aircraft (all perils)												
23. Fidelity	82,487	85,034		33,026	92,055	75,213	(27,319)	2,607	2,451	2,492	14,545	1,782
24. Surety												
26. Burglary and theft	17,780	17,670		8,575		(13)	39		3	4	3,261	384
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	39,066,435	39,942,010	13,860	18,775,862	22,483,384	19,885,309	20,578,202	2,790,439	1,433,192	6,416,612	6,685,147	863,447
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	99,272	104,019		38,904		408	348		(14)	13	16,239	3,119
2.1 Allied lines	170,779	178,109		80,370	134,034	36,978	2,223	189	(7,185)	260	28,290	5,366
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)	7,800,056	7,791,631		3,824,455	4,042,701	4,461,502	1,639,626	139,029	241,629	260,472	1,282,624	245,068
5.2 Commercial multiple peril (liability portion)	2,081,369	2,062,815		936,508	181,373	247,364	984,919	96,982	127,620	716,046	354,506	65,394
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	626,154	570,463		269,046	435,880	371,552	5,266	10,156	7,495	1,438	108,584	19,673
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	142,049	155,246		76,178							8,085	4,463
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	695,979	788,252		300,720	264,521	156,988	1,055,136	41,407	37,425	95,659	68,936	21,867
17.1 Other Liability - occurrence	962,184	900,311		454,266	232,366	181,816	409,278	18,409	(44,074)	341,239	159,642	30,231
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	2,561,937	2,407,373		1,167,143	1,728,380	1,004,258	2,218,936	202,448	(37,937)	498,199	395,112	80,664
21.1 Private passenger auto physical damage						(85)	8					
21.2 Commercial auto physical damage	2,304,933	2,126,302		1,043,786	1,093,549	1,146,831	19,731	5,036	7,318	9,837	354,406	72,418
22. Aircraft (all perils)												
23. Fidelity	13,481	18,241		5,883		50,247	3,018		(397)	284	2,296	424
24. Surety												
26. Burglary and theft	4,313	3,765		2,977		(3)	10		1	1	747	136
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	17,462,506	17,106,524		8,200,233	8,112,719	7,657,864	6,338,498	513,655	331,879	1,923,446	2,779,468	548,821
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 2017 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 2017 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	88,438	102,343		37,400		(6,914)	307		(406)	11	14,631	1,774
2.1 Allied lines	293,448	293,969		151,706	786,038	1,056,582	314,970	15,246	32,533	20,588	49,034	5,886
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	24,228,169	21,085,127		12,996,171	18,650,693	17,759,451	3,525,585	332,229	238,534	384,441	4,458,363	485,997
5.1 Commercial multiple peril (non-liability portion)	6,804,957	7,052,109		3,357,190	19,295,050	21,739,991	13,854,636	1,923,968	1,883,127	886,147	1,114,995	136,502
5.2 Commercial multiple peril (liability portion)	6,342,345	6,271,019		2,733,457	1,511,926	501,264	4,567,343	966,175	334,960	3,645,172	1,082,023	127,222
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,273,290	1,238,618		612,130	440,963	463,428	47,218	2,427	3,908	4,068	224,158	25,541
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	38,840	35,656		20,147							7,002	779
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	826,081	809,111		333,196	385,194	250,316	1,653,452	45,368	38,547	153,511	72,197	21,421
17.1 Other Liability - occurrence	3,138,523	2,988,473		1,457,135	1,415,415	1,264,392	1,106,538	116,773	8,198	813,426	506,698	62,956
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					4,671	3,690	(354)	898	857			
19.2 Other private passenger auto liability	19,462,726	15,897,857		9,865,454	8,527,001	11,974,162	12,984,232	1,031,184	1,850,592	2,378,174	2,975,225	390,388
19.3 Commercial auto no-fault (personal injury protection)					250	234	(16)					
19.4 Other commercial auto liability	15,354,884	14,444,389		7,000,816	6,027,579	8,775,953	16,226,491	1,301,884	1,519,810	3,596,724	2,346,314	308,275
21.1 Private passenger auto physical damage	12,965,456	10,748,502		6,442,892	11,531,490	11,740,232	299,032	37,263	71,654	82,219	1,984,910	259,645
21.2 Commercial auto physical damage	7,293,859	7,015,479		3,297,438	8,109,104	8,253,528	179,373	99,794	127,262	65,684	1,105,365	145,984
22. Aircraft (all perils)												
23. Fidelity	49,190	51,257		23,850		(324)	11,047	16	(507)	1,038	8,163	987
24. Surety												
26. Burglary and theft	6,082	7,133		3,128		(13)	14		1	2	983	122
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	98,166,289	88,041,041		48,332,110	76,685,375	83,775,973	54,769,867	5,873,226	6,109,070	12,031,206	15,950,061	1,973,479
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	20,264	22,890		8,666		(35)	73		(3)	3	3,388	347
2.1 Allied lines	43,738	47,660		21,220	4,108	3,350	1,054		(63)	70	7,324	614
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					(800)	(800)						
5.1 Commercial multiple peril (non-liability portion)	405,199	418,068		164,154	33,254	35,567	51,367	17,408	19,277	10,902	64,376	5,426
5.2 Commercial multiple peril (liability portion)	1,720,721	1,797,473		708,297	807,850	(711,288)	3,643,750	696,505	(331,217)	2,879,810	288,825	31,598
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	470,068	484,805		207,015	217,059	328,885	120,692	9,287	16,664	8,200	77,244	8,782
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	312,329	267,839		120,280	98,981	80,651	1,553,348	3,352	6,492	140,814	10,405	9,399
17.1 Other Liability - occurrence	2,764,801	2,874,003		1,193,215	1,843,041	1,333,402	5,491,926	906,901	626,235	5,336,493	454,021	54,175
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	7,283,899	6,329,352		3,045,380	4,110,058	3,685,728	787,434	912,972	850,324	669,240	1,085,179	124,266
19.2 Other private passenger auto liability	36,919,043	34,638,972		14,756,343	25,182,166	24,515,395	25,625,824	2,220,075	2,158,096	5,031,281	5,454,981	648,898
19.3 Commercial auto no-fault (personal injury protection)	2,056,709	1,900,978		984,658	983,925	1,016,185	738,642	127,399	108,820	106,173	326,735	31,902
19.4 Other commercial auto liability	57,571,988	50,691,811		28,051,318	19,777,287	32,052,474	46,072,485	2,864,976	5,296,777	10,120,349	9,221,880	855,839
21.1 Private passenger auto physical damage	16,753,995	15,450,867		6,729,277	11,143,575	11,029,974	259,190	233,819	243,009	120,884	2,483,393	269,051
21.2 Commercial auto physical damage	13,110,699	11,572,534		6,295,050	7,824,448	7,964,000	461,507	161,909	195,096	119,783	2,097,880	187,121
22. Aircraft (all perils)												
23. Fidelity	10,269	10,340		5,549	(2,620)	10,224	2,300	225	140	216	1,706	203
24. Surety												
26. Burglary and theft	1,423	1,769		399		(3)	3				298	5
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	139,445,144	126,509,362		62,290,823	72,022,332	81,343,709	84,809,595	8,154,829	9,189,648	24,544,218	21,577,635	2,227,625
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	340,246	349,337		161,455	30,534	38,205	10,424	44,119	43,441	184	59,429	16,402
2.1 Allied lines	584,178	588,516		275,198	47,594	57,988	36,130	4,799	5,239	2,420	102,806	28,318
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril	2,249,952	1,999,711		1,144,159	1,258,912	1,294,788	354,753	28,761	31,805	37,554	412,421	109,168
4. Homeowners multiple peril	1,040,611	3,538,697		569,699	7,661,477	1,280,557	3,604,710	590,266	(135,242)	402,445	242,494	46,115
5.1 Commercial multiple peril (non-liability portion)	20,012,796	20,171,511		9,741,242	11,829,009	13,719,534	7,762,222	624,850	650,184	986,443	3,584,353	969,969
5.2 Commercial multiple peril (liability portion)	13,312,646	13,177,460		5,646,395	4,373,017	2,130,491	14,628,045	1,763,028	331,908	11,363,958	2,454,753	646,139
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,683,838	2,589,149		1,298,971	1,431,283	2,623,467	1,331,566	22,926	98,286	86,284	500,064	130,273
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	35,947	40,082		18,690							6,725	1,748
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	22,556,967	22,340,451		9,123,780	11,319,066	11,760,027	53,078,739	1,622,957	1,919,179	4,829,735	2,276,167	1,946,945
17.1 Other Liability - occurrence	8,682,684	8,138,005		4,059,193	3,543,972	607,193	5,892,406	516,570	(51,711)	2,623,536	1,531,379	421,343
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					24,976	57,653	32,433	519	20,380	20,799		
19.2 Other private passenger auto liability	97,613,267	84,171,840		43,735,366	46,693,354	64,484,148	61,267,745	3,882,852	8,374,148	11,673,037	15,872,515	4,739,293
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	19,364,955	17,806,018		9,388,489	15,633,869	15,106,399	21,058,904	1,496,530	1,121,472	4,780,130	3,189,172	940,884
21.1 Private passenger auto physical damage	64,266,600	55,813,973		28,340,696	34,406,998	34,577,128	1,090,984	336,501	432,040	355,379	10,475,716	3,117,757
21.2 Commercial auto physical damage	8,419,053	7,744,146		4,042,699	4,814,296	5,665,504	956,192	88,460	177,609	127,441	1,383,679	408,526
22. Aircraft (all perils)												
23. Fidelity	141,201	135,992		67,628	(1,660)	(898,235)	31,484	11,379	(113,048)	2,958	25,171	6,853
24. Surety												
26. Burglary and theft	17,482	18,257		6,998		(23)	38		3	4	3,212	849
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	261,322,424	238,623,144		117,620,657	143,066,697	152,504,824	171,136,775	11,034,517	12,905,691	37,292,307	42,120,056	13,530,582
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 2017 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 2017 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	60,648	53,136		37,114	59,227	58,770	(1,133)	2,944	2,941	8	10,478	535
2.1 Allied lines	67,439	67,244		39,444	151,079	160,732	12,111	1,480	2,155	862	11,737	595
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)	1,325,837	1,163,747		713,830	644,396	976,704	441,237	238,282	314,629	89,029	234,736	11,695
5.2 Commercial multiple peril (liability portion)	2,924,734	2,686,068		1,204,674	598,010	408,905	2,186,384	646,568	557,985	1,705,778	523,314	25,798
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	729,362	634,688		365,607	135,938	147,887	38,766	200	1,382	2,661	131,009	6,433
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	8,557	8,561		6,716							8,223	75
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation						17						400
17.1 Other Liability - occurrence	1,908,559	1,798,685		882,591	130,529	279,558	940,416	69,172	190,312	859,322	330,583	16,835
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)					25	23	(2)	4	4			
19.4 Other commercial auto liability	2,457,019	2,303,201		1,179,183	1,024,418	1,868,366	2,059,573	239,399	413,098	460,254	399,893	21,802
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,417,020	1,317,559		688,307	998,462	1,031,553	(1,845)	15,475	20,421	9,697	231,699	12,499
22. Aircraft (all perils)												
23. Fidelity	9,299	9,724		3,969		4	2,146		(92)	202	1,872	82
24. Surety												
26. Burglary and theft	660	457		323		1	2				120	6
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	10,909,135	10,043,069		5,121,758	3,742,083	4,932,520	5,677,654	1,213,525	1,502,835	3,127,812	1,883,664	96,756
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 2017 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 2017 NAIC Company Code 32700

			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
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		597,584	557,416		333,511	64,828	99,556	52,040	2,283	2,796	1,896	109,491	9,658
2.1	Allied lines		977,563	947,422		488,607	201,157	37,847	642,469	2,818	(16,287)	40,827	180,826	15,819
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		2,649,835	2,472,432		1,143,303	1,791,324	2,064,170	714,143	14,853	39,600	74,270	477,830	42,254
4.	Homeowners multiple peril		415,638	421,332		218,798	681,337	142,123	792,003	155,044	90,423	82,093	79,390	6,690
5.1	Commercial multiple peril (non-liability portion)		18,766,848	18,213,939		9,335,294	22,613,931	16,193,822	8,159,020	551,926	128,301	959,063	3,528,004	302,967
5.2	Commercial multiple peril (liability portion)		14,716,417	14,705,554		6,472,077	9,788,136	4,048,192	14,113,173	3,787,055	75,615	11,264,152	2,822,208	239,751
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		2,652,394	2,577,011		1,271,934	767,445	769,612	71,691	3,592	4,637	6,790	514,175	42,784
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		561,834	528,464		268,286							102,315	9,023
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		19,187,984	20,966,079		8,051,433	9,175,197	1,202,155	51,629,384	1,366,478	1,009,323	4,566,820	1,835,076	337,303
17.1	Other Liability - occurrence		6,163,172	6,029,827		3,044,538	6,002,811	8,610,230	12,065,590	128,664	99,545	1,032,710	1,042,958	99,587
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						24,303	65,077	46,064	50,348	76,130	29,064		
19.2	Other private passenger auto liability		33,132,110	31,089,325		13,905,800	21,423,745	23,067,130	21,743,237	1,220,189	2,086,208	4,192,005	5,308,880	521,875
19.3	Commercial auto no-fault (personal injury protection)							(1,336)	10,000		(665)	1,318		
19.4	Other commercial auto liability		14,792,846	13,944,582		6,928,594	7,340,212	9,127,831	14,283,349	895,160	1,049,743	3,196,687	2,403,509	233,618
21.1	Private passenger auto physical damage		27,968,574	26,088,247		11,595,246	17,380,177	17,274,713	(50,125)	150,092	156,222	113,783	4,493,175	438,135
21.2	Commercial auto physical damage		9,894,345	9,040,097		4,770,976	7,723,435	7,439,533	(61,312)	62,839	60,171	47,070	1,598,966	154,052
22.	Aircraft (all perils)													
23.	Fidelity		98,874	87,310		53,971		(93,058)	31,493	25,218	11,081	2,959	18,930	1,566
24.	Surety			99										
26.	Burglary and theft		32,395	33,146		15,566	4,026	2,834	(1,080)		5	8	6,147	528
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		152,608,412	147,702,283		67,897,932	104,982,063	90,050,432	124,241,139	8,416,560	4,872,849	25,611,514	24,521,880	2,455,609
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 2017 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 2017 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	116	116		20		(10)	9		(1)	1	188	5
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	317,170	330,158		167,251	649,859	(264,312)	343,279	151,848	42,856	40,891	192,995	14,149
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	6,842	7,159		3,825	15,901	26,201	(524)	530	511	11	9,010	305
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	38	152		15							1,911	2
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,215,200	1,232,095		611,568	620,020	501,480	745,791	7,199	7,041	54,743	668,547	54,209
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					28,828	15,341	346,851	489	(5,808)	18,903		
19.2 Other private passenger auto liability	(2,702)	(2,668)			3,855,726	485,707	5,354,619	636,088	182,867	1,087,466	1,450	6,623
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	(896)	(867)			(91,717)	218,583	(5,503)	21,017	11,556	563	30,498	4,808
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)	1,535,768	1,566,146		782,678	5,078,618	982,989	6,784,523	817,171	239,022	1,202,577	904,597	80,101
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2017 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 2017 NAIC Company Code 32700

			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
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		81,733	82,421		31,202	20,831	26,626	6,200	2,363	2,585	244	14,462	1,370
2.1	Allied lines		185,930	179,924		81,352	43,711	44,588	7,151	27	56	491	33,069	3,081
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		2,361,544	2,077,222		1,017,863	3,262,814	2,036,809	365,831	40,918	(81,275)	42,961	434,563	38,598
4.	Homeowners multiple peril		405,257	407,140		208,285	224,264	328,228	116,460	31,845	37,651	19,561	77,301	6,754
5.1	Commercial multiple peril (non-liability portion)		9,831,722	9,539,437		4,848,254	6,364,833	8,246,323	3,357,612	151,927	425,679	475,012	1,789,145	163,117
5.2	Commercial multiple peril (liability portion)		4,814,487	4,807,222		2,220,060	613,193	899,046	3,852,162	338,904	703,991	2,975,207	890,767	80,336
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		1,713,430	1,487,911		884,735	769,030	783,537	116,325	7,872	11,286	9,050	324,520	28,145
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		29,103	28,518		15,468							5,186	481
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		5,402,102	5,565,930		2,281,458	1,502,720	1,332,540	6,825,607	172,605	192,779	613,275	585,791	116,531
17.1	Other Liability - occurrence		3,165,056	2,932,225		1,529,541	28,877	108,253	967,773	50	47,745	579,809	541,128	52,281
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						6,555	25,594	18,159	74	11,352	11,278		
19.2	Other private passenger auto liability		15,358,217	14,248,385		6,159,414	7,982,548	9,964,407	9,363,480	527,665	1,038,752	1,697,406	2,504,988	254,019
19.3	Commercial auto no-fault (personal injury protection)													
19.4	Other commercial auto liability		4,460,736	4,105,665		2,105,854	1,531,820	2,275,950	3,807,962	58,320	185,995	851,880	747,178	73,799
21.1	Private passenger auto physical damage		19,865,112	18,238,469		7,936,429	12,402,461	12,390,631	117,788	82,110	96,231	79,939	3,245,022	327,069
21.2	Commercial auto physical damage		5,010,492	4,663,342		2,349,538	2,878,970	2,952,949	63,097	6,204	13,436	23,459	835,068	82,609
22.	Aircraft (all perils)													
23.	Fidelity		20,549	19,712		10,181		3,843	12,317	3,971	3,362	1,157	3,842	318
24.	Surety													
26.	Burglary and theft		1,914	1,855		979		(2)	4				354	32
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		72,707,384	68,385,377		31,680,614	37,632,627	41,419,323	28,997,929	1,424,855	2,689,624	7,380,729	12,032,384	1,228,540
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	42,772	39,705		21,696	16,116	18,266	1,678	902	969	75	8,230	778
2.1 Allied lines	120,877	118,758		72,146	58,047	73,248	18,557	1,116	2,061	1,232	23,444	2,198
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)	2,960,872	2,711,457		1,621,922	1,386,832	1,095,594	480,727	35,616	4,128	35,396	578,940	53,831
5.2 Commercial multiple peril (liability portion)	1,505,053	1,363,799		721,657	118,297	360,563	1,010,979	24,092	302,849	796,817	301,641	27,363
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	593,522	467,940		317,722	96,632	85,711	25,327	176	(9)	1,824	116,169	10,791
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	12,586	10,218		6,354							4,321	229
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,674,853	1,668,227		697,085	811,735	322,129	2,326,745	128,383	98,237	213,168	195,523	40,906
17.1 Other Liability - occurrence	1,047,798	984,348		514,466	169,934	(101,124)	651,509	127,395	(43,032)	572,367	195,225	19,050
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)	27,298	24,644		13,208	17,849	9,498	10,817	9	(1,731)	1,635	4,696	496
19.4 Other commercial auto liability	1,220,976	1,090,656		595,752	309,544	447,465	393,089	12,298	40,689	91,355	210,575	22,204
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	953,116	829,261		459,085	402,484	426,362	21,662	1,014	4,347	5,389	160,672	17,329
22. Aircraft (all perils)												
23. Fidelity	12,345	12,874		7,018		212	2,699		(88)	254	2,590	224
24. Surety												
26. Burglary and theft	2,269	2,215		1,559		(2)	5			1	443	41
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	10,174,338	9,324,104		5,049,668	3,387,471	2,737,920	4,943,794	331,000	408,421	1,719,512	1,802,469	195,440
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 2017 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 2017 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	164,751	158,966		93,412		(102)	590		(19)	22	28,916	3,559
2.1 Allied lines	251,068	233,595		139,898	47,985	28,178	6,326	3,887	2,333	441	44,200	5,423
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	(285,218)	7,937,346			6,655,091	4,667,378	743,896	218,243	9,364	86,971	(1,648,681)	(6,161)
5.1 Commercial multiple peril (non-liability portion)	12,992,690	12,709,842		6,607,588	5,459,430	4,136,954	1,983,291	282,134	101,770	213,563	2,341,885	280,635
5.2 Commercial multiple peril (liability portion)	5,452,981	5,203,019		2,475,739	1,688,522	133,713	4,313,313	414,453	(692,838)	3,338,363	1,001,944	117,781
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,158,297	1,256,113		551,164	783,682	760,488	27,199	8,503	8,089	3,758	215,647	25,019
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	384,399	979,204		197,592							2,009,908	8,303
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,607,102	1,588,962		617,952	734,883	292,315	2,083,325	71,973	45,337	192,713	157,345	50,845
17.1 Other Liability - occurrence	2,438,403	2,362,741		1,155,673	302,890	187,487	701,476	109,567	(15,115)	441,290	408,749	52,668
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	(1,205)	45,131			(83,650)	(427,134)	167,836	14,658	(157,479)	114,707	(10,260)	1,179
19.2 Other private passenger auto liability	(7,984)	304,796			3,245,184	1,315,570	2,492,715	322,182	79,017	529,186	(68,373)	8,190
19.3 Commercial auto no-fault (personal injury protection)	426,503	414,074		202,359	320,220	341,037	364,141	17,044	8,960	51,300	65,036	10,193
19.4 Other commercial auto liability	10,671,910	9,930,579		5,142,730	6,398,007	5,793,481	8,840,050	340,626	(4,476)	1,985,247	1,650,291	253,777
21.1 Private passenger auto physical damage	(4,246)	166,571			188,344	316,524	(30,989)	4,085	(2,111)	29	(36,880)	283
21.2 Commercial auto physical damage	5,820,775	5,384,420		2,833,989	3,515,969	3,729,233	225,504	30,891	54,157	51,417	895,277	125,937
22. Aircraft (all perils)												
23. Fidelity	23,102	24,299		11,991		(150)	5,127		(243)	482	4,293	499
24. Surety												
26. Burglary and theft	3,413	3,266		1,468		(1)	8		1	1	625	74
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	41,096,740	48,702,924		20,031,556	29,256,556	21,274,971	21,923,806	1,838,247	(563,254)	7,009,491	7,059,922	938,203
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 2017 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 2017 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												390
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												390
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b).....												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees.....												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												780
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 2017 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 2017 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	271,798	285,046		133,360	8,414	7,926	792	80	42	36	50,858	5,625
2.1	Allied lines	478,673	481,539		240,451	216,958	276,489	91,542	721	4,152	5,938	88,563	9,884
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril	4,037,322	3,557,752		1,888,562	2,862,869	3,265,262	726,128	50,529	92,397	77,230	744,763	83,345
4.	Homeowners multiple peril	1,056,457	1,831,804		573,885	5,521,136	(1,194,461)	3,108,417	496,797	(240,549)	330,819	231,540	22,033
5.1	Commercial multiple peril (non-liability portion)	28,837,326	28,521,528		14,146,204	27,511,527	36,724,297	15,974,568	380,645	2,114,252	2,653,810	5,305,654	596,669
5.2	Commercial multiple peril (liability portion)	16,689,659	16,939,608		7,019,904	4,125,038	2,854,865	11,554,639	1,969,968	1,192,192	9,049,327	3,161,434	344,628
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	4,501,181	4,419,764		2,008,462	1,796,700	1,803,679	203,023	60,417	61,694	17,983	861,309	92,943
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake	1,907	2,052		901							297	39
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation	25,091,223	25,910,404		9,312,272	12,093,691	15,935,645	61,082,621	1,005,568	1,570,368	5,616,209	2,818,010	403,766
17.1	Other Liability - occurrence	9,526,967	9,237,768		4,531,370	493,280	435,355	2,965,505	171,337	176,733	1,077,915	1,655,183	196,707
17.2	Other Liability - claims made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)	10,790,371	10,324,047		3,943,992	6,872,916	7,672,074	2,907,645	479,694	1,326,132	2,098,877	1,804,022	262,241
19.2	Other private passenger auto liability	35,139,107	33,798,335		12,747,551	21,478,999	17,889,458	24,191,253	1,095,387	366,624	4,673,747	5,886,001	725,534
19.3	Commercial auto no-fault (personal injury protection)	1,164,324	1,135,126		514,722	413,675	789,129	752,097	56,263	91,694	103,110	197,973	28,395
19.4	Other commercial auto liability	11,737,262	11,296,564		5,206,675	6,300,012	7,640,104	9,141,530	299,211	566,146	2,044,027	1,999,805	242,426
21.1	Private passenger auto physical damage	46,878,988	43,939,835		17,023,823	29,360,391	29,268,235	199,858	194,080	212,295	185,598	7,861,713	967,849
21.2	Commercial auto physical damage	11,623,401	11,065,909		5,107,155	9,574,006	9,352,003	(93,787)	34,041	32,346	49,807	1,950,062	239,978
22.	Aircraft (all perils)												
23.	Fidelity	117,642	115,387		48,303	75,662	(33,181)	(18,415)	4,661	(5,308)	2,444	21,908	2,429
24.	Surety												
26.	Burglary and theft	39,703	37,687		17,621		6,020	3,089		332	335	7,364	820
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	207,983,312	202,900,152		84,465,214	128,705,274	132,692,899	132,790,505	6,299,399	7,561,541	27,987,212	34,646,460	4,225,311
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												300
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												250
4. Homeowners multiple peril												300
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-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,100
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 2017 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 2017 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire		205,517	204,662		79,773	167,880	164,283	(3,089)	26		27	37,525	3,940
2.1	Allied lines		317,620	293,993		127,895	2,902	(4,161)	7,722		(636)	490	57,240	6,090
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		(522)	(522)			560,602	508,923	48,906	29,619	24,440	5,953	(96)	(10)
5.1	Commercial multiple peril (non-liability portion)		10,716,561	9,511,777		5,631,186	6,259,716	6,765,790	2,338,228	251,431	352,864	358,916	1,908,230	205,465
5.2	Commercial multiple peril (liability portion)		7,437,281	6,839,243		3,503,744	3,469,685	2,922,016	4,664,267	1,009,251	702,172	3,625,441	1,356,031	142,592
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		1,381,565	1,278,425		694,976	618,282	681,423	98,907	3,705	7,369	7,457	255,774	26,488
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		338,341	272,258		191,997							58,297	6,487
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		5,238,715	5,232,400		2,200,718	2,324,453	3,127,534	23,930,590	336,815	522,931	2,144,570	559,531	100,440
17.1	Other Liability - occurrence		2,777,164	2,326,211		1,380,538	590,283	(1,086,629)	611,880	91,074	(122,519)	315,473	478,076	53,246
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						7,789	10,051	3,348	253	2,044	2,432		
19.2	Other private passenger auto liability		11,723,102	9,640,046		5,473,925	6,584,742	7,506,408	6,394,256	451,506	797,082	1,228,098	1,919,620	224,763
19.3	Commercial auto no-fault (personal injury protection)							2,000	4,000		197	527		
19.4	Other commercial auto liability		7,392,133	6,463,107		3,913,543	5,395,372	4,517,142	5,404,242	293,856	(52,136)	1,212,940	1,195,464	141,727
21.1	Private passenger auto physical damage		9,693,292	7,962,661		4,492,319	4,988,112	5,054,667	191,619	39,979	52,759	48,039	1,592,138	185,846
21.2	Commercial auto physical damage		5,377,455	4,578,957		2,885,328	3,650,610	3,587,351	75,447	89,676	94,327	28,604	866,051	103,100
22.	Aircraft (all perils)													
23.	Fidelity		33,698	25,467		18,043	(7,758)	(4,715)	7,505	300	393	705	6,093	646
24.	Surety													
26.	Burglary and theft		1,773	1,669		660		(1)	4				320	34
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		62,633,694	54,630,354		30,594,643	34,612,669	33,752,080	43,777,830	2,597,488	2,381,286	8,979,672	10,290,293	1,200,852
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned		Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	18,965	22,528		10,223		239	66		(4)	2	3,534	278
2.1 Allied lines	105,026	115,171		56,063	124,384	58,391	10,634	14	(4,945)	697	19,579	1,537
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	(917)	(917)			399,181	165,140	55,857	7,781	(22,985)	6,434	21	(13)
5.1 Commercial multiple peril (non-liability portion)	4,081,887	3,885,682		2,028,405	2,049,304	2,340,815	789,277	73,459	92,986	80,695	780,010	59,745
5.2 Commercial multiple peril (liability portion)	1,898,750	1,831,136		844,234	146,939	479,958	1,089,932	64,341	343,500	848,170	368,854	27,791
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	543,722	495,858		256,671	145,652	171,171	33,911	695	2,423	2,310	107,094	7,958
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	19,805	10,564		10,353							4,047	290
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,227,127	2,124,158		895,110	653,200	763,813	4,773,671	40,341	69,357	428,018	236,359	39,911
17.1 Other Liability - occurrence	1,113,067	991,503		560,581	18,677	56,866	205,173	5,594	16,592	77,383	192,531	16,292
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						802						
19.2 Other private passenger auto liability	6,178,656	5,581,379		2,572,610	3,748,570	3,676,525	3,142,716	117,793	194,835	593,631	1,004,859	90,665
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,794,066	1,622,189		867,574	354,180	685,032	1,659,436	33,286	65,731	370,639	296,563	26,356
21.1 Private passenger auto physical damage	7,008,267	6,260,781		2,897,423	4,634,552	4,648,866	40,016	20,454	27,654	28,787	1,141,917	102,578
21.2 Commercial auto physical damage	2,432,952	2,119,601		1,191,667	1,067,045	1,208,213	162,814	9,030	24,172	21,045	401,318	35,610
22. Aircraft (all perils)												
23. Fidelity	5,989	6,240		2,607		(114)	1,411		(77)	133	1,134	88
24. Surety												
26. Burglary and theft	2,704	2,701		1,295		1,897	1,906		206	207	516	40
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	27,430,068	25,068,576		12,194,816	13,341,685	14,257,616	11,966,821	372,786	809,446	2,458,151	4,558,336	409,125
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 2017 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 2017 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												2,165
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												2,165
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b).....												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees.....												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												4,330
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 2017 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 2017 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												
4. Homeowners multiple peril												750
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	312,719	307,001		189,010	1,814,499	(89,043)	409,635	17,905	(91,599)	16,506	64,381	6,894
2.1 Allied lines	433,202	442,469		228,393	132,661	111,228	56,134	6,855	4,905	3,806	90,583	11,735
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	37,918,323	35,564,798		20,012,788	15,000,878	12,984,156	3,521,511	358,274	147,334	377,187	7,085,185	1,086,277
5.1 Commercial multiple peril (non-liability portion)	17,388,717	17,205,866		8,454,316	8,082,836	4,742,136	2,995,237	203,328	(109,395)	339,121	3,693,871	471,033
5.2 Commercial multiple peril (liability portion)	10,713,552	10,306,104		4,729,965	2,798,638	2,827,845	8,609,085	1,608,091	1,848,518	6,743,600	2,329,499	290,214
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,488,395	3,171,071		1,730,906	907,141	742,415	100,153	29,681	22,858	8,924	740,611	94,495
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	276,934	269,408		132,854							54,116	7,502
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	9,846,169	10,340,169		3,588,300	3,759,615	2,362,058	26,130,943	562,926	531,992	2,384,519	1,071,389	305,107
17.1 Other Liability - occurrence	5,999,370	5,623,158		2,910,924	460,316	302,783	1,535,310	84,325	(33,308)	885,797	1,127,506	162,514
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					1,365	7,485	4,397	61	2,797	2,736		
19.2 Other private passenger auto liability	22,013,739	20,564,964		9,496,249	10,624,001	11,795,652	11,169,533	389,198	900,906	2,113,467	4,275,378	615,082
19.3 Commercial auto no-fault (personal injury protection)						8,000	10,000		988	1,318		
19.4 Other commercial auto liability	14,307,200	13,197,268		6,940,918	6,956,434	8,552,053	8,636,656	254,521	485,231	1,943,505	2,533,199	399,294
21.1 Private passenger auto physical damage	19,238,410	17,874,729		8,136,957	9,512,089	9,542,026	247,325	74,819	87,694	95,857	3,452,854	521,139
21.2 Commercial auto physical damage	7,434,261	6,852,334		3,590,443	3,802,366	3,775,872	308,668	25,186	26,486	62,317	1,312,224	201,383
22. Aircraft (all perils)												
23. Fidelity	74,124	74,085		32,560		6,856	16,897		(647)	1,587	15,577	2,008
24. Surety												
26. Burglary and theft	19,952	19,474		11,537		360	47		3	5	4,232	540
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	149,465,069	141,812,898		70,186,120	63,852,837	57,671,883	63,751,528	3,615,171	3,824,762	14,980,253	27,850,605	4,175,216
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 2017 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 2017 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
			1	2	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Line of Business			Direct Premiums Written	Direct Premiums Earned										
1.	Fire		27,652	42,725		9,792		5,509	5,097		168	187	3,951	494
2.1	Allied lines		42,740	56,319		14,121	26,555	1,687	657		(1,835)	65	6,460	764
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		932,490	831,769		415,981	377,167	337,447	103,823	33,148	28,793	11,143	162,635	16,658
4.	Homeowners multiple peril		(2,134)	289,739			1,119,588	(67,508)	778,397	33,997	(96,581)	79,427	(13,283)	(38)
5.1	Commercial multiple peril (non-liability portion)		3,282,149	3,288,247		1,515,422	1,793,512	982,850	402,041	53,437	(49,322)	40,145	550,361	58,633
5.2	Commercial multiple peril (liability portion)		1,719,587	1,779,238		828,665	514,331	264,125	1,020,082	159,295	6,667	796,684	290,944	30,719
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		522,796	521,565		220,741	596,945	561,964	(5,733)	15,529	14,686	1,333	91,870	9,339
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		914	45		886							175	16
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation													
17.1	Other Liability - occurrence		1,339,411	1,291,952		666,179	14,087	15,381	521,875	35,273	37,542	82,109	213,030	23,927
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)		690,849	683,795		265,149	277,994	410,179	318,320	33,723	137,978	207,291	107,711	12,341
19.2	Other private passenger auto liability		3,778,502	3,665,840		1,482,335	2,409,684	600,390	2,860,067	83,094	(298,022)	547,859	591,345	67,501
19.3	Commercial auto no-fault (personal injury protection)		90,086	87,966		41,540	10,210	49,068	55,859	167	4,433	7,571	14,037	1,609
19.4	Other commercial auto liability		1,454,919	1,388,090		666,248	420,913	517,407	927,787	105,418	109,067	205,793	226,965	26,006
21.1	Private passenger auto physical damage		5,877,837	5,624,395		2,341,297	2,793,459	2,759,991	22,864	28,847	28,719	21,846	921,705	105,003
21.2	Commercial auto physical damage		2,166,674	2,077,127		1,017,342	1,432,101	1,393,504	41,741	2,098	(3,522)	11,931	338,303	38,706
22.	Aircraft (all perils)													
23.	Fidelity		21,084	20,489		8,965		(39,461)	4,667		(5,619)	438	3,566	377
24.	Surety													
26.	Burglary and theft		4,334	4,305		2,811		(5)	11		1	1	713	77
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		21,949,892	21,653,603		9,497,475	11,786,546	7,792,529	7,057,553	584,025	(86,848)	2,013,822	3,510,489	392,133
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	160,936	162,492		79,863	20,647	19,983	105		(21)	21	30,219	2,523
2.1 Allied lines	233,331	231,438		112,817	42,159	51,109	92,551	1,458	1,154	5,882	43,812	3,658
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	3,191,508	3,060,201		1,574,895	1,204,253	1,364,037	389,370	28,881	44,268	40,775	673,220	50,032
4. Homeowners multiple peril	355,565	372,309		172,863	963,611	217,745	1,826,774	182,757	90,005	184,370	68,801	5,574
5.1 Commercial multiple peril (non-liability portion)	25,498,737	25,276,663		12,403,997	9,297,896	9,503,117	4,570,143	535,864	494,544	472,718	4,803,426	399,736
5.2 Commercial multiple peril (liability portion)	10,549,791	10,406,223		4,779,030	1,484,551	1,106,981	6,259,660	651,324	353,908	4,695,562	2,025,622	165,386
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,504,782	2,348,771		1,191,099	562,578	603,859	176,668	10,241	14,139	12,446	492,449	39,267
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	352,341	330,448		149,574							66,385	5,524
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	6,100,164	5,842,880		3,032,205	645,753	1,464,791	3,858,646	135,182	85,259	850,603	1,062,520	95,630
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					20,360	(104,513)	21,068	5,181	10,268	17,142		
19.2 Other private passenger auto liability	14,209,322	14,253,890		4,742,736	10,326,961	9,712,045	12,120,925	685,154	923,062	2,376,676	2,393,278	222,755
19.3 Commercial auto no-fault (personal injury protection)					20,543	5,836	534	65	(2,337)	264		
19.4 Other commercial auto liability	8,972,272	8,469,847		4,186,607	4,602,282	4,828,317	6,871,987	374,673	334,067	1,531,227	1,476,979	141,267
21.1 Private passenger auto physical damage	12,127,954	12,062,962		4,040,060	7,058,848	7,100,681	26,174	59,396	65,180	61,065	2,050,300	190,126
21.2 Commercial auto physical damage	6,115,458	5,769,534		2,778,742	2,976,556	3,102,764	331,601	34,049	56,405	55,505	1,002,380	96,278
22. Aircraft (all perils)												
23. Fidelity	114,326	108,581		56,313	10,439	(14,892)	18,943	9	(3,628)	2,440	21,616	1,792
24. Surety												
26. Burglary and theft	27,004	27,148		11,319	4,255	4,512	345	4	171	169	5,202	423
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	90,513,489	88,723,388		39,312,120	39,241,693	38,966,372	36,565,495	2,704,236	2,466,445	10,306,864	16,216,209	1,419,971
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 2017 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 2017 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												
4. Homeowners multiple peril												750
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned		Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	49,497	45,477		16,170		22	171		(2)	6	9,155	1,181
2.1 Allied lines	49,128	48,185		20,151		4,646	5,955		257	376	9,181	1,179
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)	1,317,201	1,313,688		674,001	1,404,424	1,937,807	737,065	6,643	36,163	48,060	250,812	31,623
5.2 Commercial multiple peril (liability portion)	724,824	775,965		340,990	127,503	260,444	493,401	45,441	157,043	387,314	139,298	17,475
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	132,924	124,013		63,132	1,341	9,998	6,692	4	258	417	25,583	3,188
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	86	77		40							(5,531)	2
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	768,610	788,120		290,577	389,223	642,202	1,516,093	92,909	118,857	134,575	80,791	61,111
17.1 Other Liability - occurrence	213,941	200,295		87,971	6,028	1,090	84,768	1,985	(4,848)	77,900	39,996	5,120
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)	8,368	6,778		3,854	25,000	22,649	(241)		(164)	184	1,386	207
19.4 Other commercial auto liability	138,493	128,459		65,126	75,526	(219,392)	43,103	19,955	(29,066)	10,530	22,508	3,510
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	195,783	162,928		88,754	30,789	30,228	5,499	342	390	653	31,538	4,825
22. Aircraft (all perils)												
23. Fidelity	13,379	12,675		6,288		438	3,014		(70)	283	2,866	321
24. Surety												
26. Burglary and theft	1,331	1,417		878		(2)	2				245	32
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	3,613,565	3,608,076		1,657,933	2,059,834	2,690,128	2,895,521	167,279	278,817	660,298	607,826	129,774
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned		Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	184,263	191,262		82,648	201,710	309,665	117,284	1,882	5,839	4,464	32,897	5,728
2.1 Allied lines	276,257	275,766		122,474	163,325	186,854	40,553	1,307	2,656	2,707	49,638	8,588
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	596,555	904,897		305,799	1,702,073	197,851	1,730,649	140,135	(30,154)	189,848	117,578	18,546
5.1 Commercial multiple peril (non-liability portion)	13,234,856	12,666,734		6,748,902	6,606,878	7,018,271	2,969,881	219,972	247,829	367,285	2,366,767	411,451
5.2 Commercial multiple peril (liability portion)	7,510,626	7,055,498		3,435,823	1,912,201	4,101,009	7,188,422	930,664	2,739,597	5,637,511	1,368,377	233,494
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,166,902	1,100,376		569,878	564,347	577,005	47,840	7,847	9,121	4,637	215,141	36,277
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	118,526	124,005		52,891							20,689	3,685
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	7,883,868	8,270,569		2,968,349	4,823,103	(15,272)	19,940,467	820,984	477,134	1,851,156	812,630	577,623
17.1 Other Liability - occurrence	5,879,213	5,515,824		2,645,629	1,432,264	2,127,678	3,782,987	396,443	1,282,830	2,134,008	1,037,226	182,775
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						(8,971)	(133)		(1,286)			
19.2 Other private passenger auto liability	35,729,383	32,475,136		15,703,206	22,873,420	24,766,206	18,666,264	1,276,666	2,056,405	3,595,610	5,752,027	1,236,381
19.3 Commercial auto no-fault (personal injury protection)						111						
19.4 Other commercial auto liability	8,806,765	7,798,571		4,370,258	2,869,596	4,099,361	5,650,867	259,030	470,655	1,260,872	1,427,550	294,073
21.1 Private passenger auto physical damage	21,305,152	19,306,528		9,231,098	13,374,679	13,368,364	195,907	90,917	108,044	108,956	3,436,106	662,344
21.2 Commercial auto physical damage	4,100,363	3,606,988		1,974,637	1,626,579	1,680,578	120,993	28,236	35,685	24,439	666,142	127,474
22. Aircraft (all perils)												
23. Fidelity	82,290	81,057		35,882	5,820	12,862	6,251	2,000	1,064	1,751	14,563	2,558
24. Surety												
26. Burglary and theft	35,908	37,311		15,244		(33)	80		6	9	6,659	1,116
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	106,910,926	99,410,521		48,262,720	58,155,996	58,421,539	60,458,311	4,176,082	7,405,426	15,183,255	17,323,991	3,802,112
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 2017 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 2017 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
			1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Line of Business														
1.	Fire		24,560	25,589		11,568		(54)	84		(4)	3	4,479	326
2.1	Allied lines		72,968	72,095		39,355	17,919	(11,061)	1,519		(2,240)	112	12,912	969
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		765,987	636,086		371,362	632,531	918,056	305,455	5,070	33,917	31,600	139,283	10,169
4.	Homeowners multiple peril		16	16			268,142	386,070	208,705	8,705	19,315	21,248	167	
5.1	Commercial multiple peril (non-liability portion)		3,406,118	3,318,231		1,585,834	3,645,315	3,783,130	915,850	166,760	255,916	198,197	629,500	45,220
5.2	Commercial multiple peril (liability portion)		2,214,793	2,256,544		849,637	855,590	(437,953)	1,524,044	281,182	(652,895)	1,193,547	414,365	29,404
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		692,246	638,537		300,233	83,404	74,096	14,832	19	(350)	1,137	129,434	9,190
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake													
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		2,580,983	2,649,308		961,738	1,400,260	317,866	5,421,247	72,440	10,302	495,882	271,908	34,265
17.1	Other Liability - occurrence		1,271,091	1,212,997		565,285	9,372	3,020	302,026	21,559	8,990	133,955	218,405	16,875
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						71,731	111,851	37,632	656	26,547	26,095		
19.2	Other private passenger auto liability		3,485,280	3,167,593		1,446,483	2,464,621	1,968,551	1,934,395	87,434	75,049	384,700	576,886	46,436
19.3	Commercial auto no-fault (personal injury protection)						2,248	3,602	(148)	15	15			
19.4	Other commercial auto liability		1,791,500	1,679,314		771,859	315,212	319,162	821,648	75,667	45,621	183,506	298,895	23,880
21.1	Private passenger auto physical damage		4,729,907	4,260,520		1,964,269	3,308,741	3,341,450	88,286	16,160	22,533	21,704	785,585	62,794
21.2	Commercial auto physical damage		2,771,845	2,606,595		1,159,870	2,613,921	2,644,707	77,605	8,397	18,066	18,776	459,280	36,799
22.	Aircraft (all perils)													
23.	Fidelity		13,751	12,191		5,233	(640)	(107)	3,122		(62)	293	2,543	183
24.	Surety													
26.	Burglary and theft		2,252	941		1,508		4	5		1	1	425	30
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		23,823,297	22,536,556		10,034,235	15,688,368	13,422,390	11,656,308	744,063	(139,281)	2,710,756	3,944,065	316,541
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 2017 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 2017 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	335,326	315,782		173,636	9,931	11,173	951	713	677	43	70,632	9,739
2.1 Allied lines	376,519	345,897		203,833	155,574	92,084	6,937	14,264	9,648	599	78,538	10,936
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)	18,712,398	19,300,931		9,228,550	13,741,047	8,717,681	5,087,847	445,523	(126,679)	629,070	3,994,775	543,486
5.2 Commercial multiple peril (liability portion)	8,751,694	8,597,134		3,678,552	2,663,824	2,685,565	8,773,803	1,067,916	1,286,772	6,573,386	1,888,815	254,186
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,448,688	2,236,380		1,213,780	999,145	853,521	54,854	22,842	15,132	6,001	527,243	71,120
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	342,877	331,717		176,340							10,106	9,959
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	4,733,841	5,005,442		1,890,172	2,088,816	63,563	11,751,386	355,336	209,954	1,089,249	564,671	137,491
17.1 Other Liability - occurrence	3,565,661	3,465,955		1,589,839	1,172,703	1,321,687	1,777,573	87,358	209,947	1,463,764	707,955	103,562
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)											361	
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)					(14,971)	(10,416)	3,500		394	461		
19.4 Other commercial auto liability	9,034,990	8,502,626		4,134,023	5,063,941	4,515,200	7,012,552	499,357	207,296	1,570,777	1,590,954	262,972
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	5,396,844	5,030,454		2,606,112	4,704,913	4,762,517	135,472	29,092	51,744	45,636	951,121	156,747
22. Aircraft (all perils)												
23. Fidelity	61,029	61,119		28,385		993	13,637	4	(450)	1,281	13,014	1,773
24. Surety												
26. Burglary and theft	14,850	15,178		8,098		(18)	36		2	4	3,247	431
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	53,774,716	53,208,615		24,931,320	30,584,923	23,013,549	34,618,547	2,522,403	1,864,438	11,380,271	10,401,433	1,562,401
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 2017 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 2017 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	133,941	125,932		70,530	461,466	169,341	(4,872)	9,079	(8,126)	205	25,205	2,250
2.1 Allied lines	214,925	214,174		109,138	74,157	61,489	13,962	27,614	26,608	970	40,894	3,610
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	(14,043)	307,332			1,994,817	1,020,685	1,349,316	352,260	245,216	138,190	(127,542)	(236)
5.1 Commercial multiple peril (non-liability portion)	5,372,857	5,081,488		2,611,632	2,698,600	2,290,827	1,271,505	75,368	86,173	198,910	1,020,125	90,244
5.2 Commercial multiple peril (liability portion)	15,412,579	14,827,247		6,662,676	3,024,245	2,253,405	9,492,396	1,987,428	1,643,663	7,470,990	3,010,794	258,873
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,216,240	2,799,090		1,627,309	351,497	479,667	198,906	14,737	18,905	13,334	620,502	54,021
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	170,831	204,231		91,854							45,672	2,869
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	6,278,826	6,536,993		2,465,695	2,113,152	1,773,633	9,514,745	239,207	247,578	870,220	673,082	105,460
17.1 Other Liability - occurrence	4,150,093	4,037,909		1,937,820	222,520	151,264	1,994,173	448,135	306,706	1,711,819	755,296	69,706
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	106,202	196,160		17,916	150,895	183,334	113,871	6,934	36,700	81,063	23,440	1,784
19.2 Other private passenger auto liability	1,586,960	2,848,565		269,633	2,400,254	3,714,694	3,133,408	230,448	559,174	675,215	360,377	26,657
19.3 Commercial auto no-fault (personal injury protection)	272,136	257,770		131,560	113,909	199,521	217,229	6,438	12,563	30,020	45,086	4,571
19.4 Other commercial auto liability	13,926,512	13,091,668		6,696,435	6,194,310	8,199,063	13,522,329	1,059,756	1,396,671	3,015,755	2,316,674	233,978
21.1 Private passenger auto physical damage	1,209,583	2,093,297		210,793	1,523,881	1,379,412	(62,741)	11,761	1,850	8,913	283,009	20,316
21.2 Commercial auto physical damage	6,559,209	6,130,109		3,123,584	3,729,653	3,749,637	195,727	43,821	59,167	53,464	1,089,894	110,170
22. Aircraft (all perils)												
23. Fidelity	36,948	30,831		19,058	2,071	3,221	6,842		(23)	758	7,122	621
24. Surety												
26. Burglary and theft	6,365	6,232		4,084		(6)	15		1	2	1,233	107
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	58,640,165	58,789,027		26,049,717	25,055,428	25,629,187	40,956,811	4,512,985	4,632,826	14,269,827	10,190,864	984,999
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 2017 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 2017 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	113,720	115,569		56,036		(140)	472		(15)	50	21,860	3,111
2.1 Allied lines	124,696	119,984		58,188	5,089	542	2,514	22	(372)	295	23,974	3,411
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	(10,910)	674,881		11,387	938,664	530,821	142,158	42,188	(2,544)	17,268	4,058	(298)
5.1 Commercial multiple peril (non-liability portion)	7,618,445	7,246,120		3,681,271	2,977,132	2,414,405	940,283	87,927	28,891	126,776	1,481,664	208,387
5.2 Commercial multiple peril (liability portion)	3,692,996	3,515,389		1,655,052	316,056	551,091	1,814,101	213,525	420,502	1,406,951	729,517	115,721
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	888,362	907,851		436,765	762,916	778,870	133,887	15,840	19,904	10,524	177,113	24,299
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	85,551	89,726		33,550							17,062	2,340
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,265,613	2,241,920		1,047,249	1,029,833	1,974,042	6,414,076	62,793	167,600	578,596	255,895	61,971
17.1 Other Liability - occurrence	1,662,169	1,520,350		805,194	8,716	33,084	329,683	4,897	(11,081)	139,588	290,847	45,465
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						(1,400)			(656)			
19.2 Other private passenger auto liability	9,406,425	8,118,648		4,703,436	3,428,269	4,688,116	3,919,947	157,446	419,521	687,973	1,557,853	257,535
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	912,006	780,523		436,959	497,317	954,713	819,731	48,669	143,107	183,562	147,870	24,995
21.1 Private passenger auto physical damage	5,813,858	4,915,184		2,909,068	3,630,010	3,633,452	71,160	8,486	17,498	30,761	963,893	163,904
21.2 Commercial auto physical damage	737,894	660,923		357,190	352,384	396,329	163,720	66,982	71,396	15,934	119,982	20,184
22. Aircraft (all perils)												
23. Fidelity	58,892	55,696		25,443	115,000	(64,321)	(54,147)	77,883	61,929	1,227	11,439	1,611
24. Surety												
26. Burglary and theft	5,950	6,278		3,186		(7)	13		1	1	1,152	163
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	33,375,667	30,969,042		16,219,975	14,061,385	15,889,598	14,697,598	786,660	1,335,681	3,199,506	5,804,179	932,797
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 2017 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 2017 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												
4. Homeowners multiple peril												800
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,600
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2017 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 2017 NAIC Company Code 32700

			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
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		155,724	152,248		63,904	7,191	3,731	1,009	203	(153)	24	29,216	2,299
2.1	Allied lines		215,157	190,414		92,603	86,791	168,037	93,139	1,036	6,605	6,613	40,153	3,155
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		1,606,924	1,378,423		804,393	1,005,905	1,061,358	346,562	12,111	15,915	36,598	304,384	23,728
4.	Homeowners multiple peril		245,728	247,122		127,693	637,656	(22,928)	172,608	50,049	(21,805)	19,759	49,321	3,427
5.1	Commercial multiple peril (non-liability portion)		14,788,683	14,483,800		7,137,200	12,916,692	14,032,465	6,390,033	278,524	439,723	860,383	2,858,216	218,376
5.2	Commercial multiple peril (liability portion)		7,587,462	7,509,322		3,353,056	1,917,983	2,141,229	5,334,069	584,601	983,620	4,155,392	1,485,791	112,040
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		1,495,755	1,455,800		675,864	676,651	676,154	114,804	8,461	10,499	8,658	294,545	22,087
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		4,722	4,682		1,802							907	70
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		5,093,471	5,106,401	1,108,671	1,920,336	1,671,583	1,738,090	8,179,543	176,862	214,712	745,571	582,406	112,352
17.1	Other Liability - occurrence		5,273,615	5,027,402		2,585,716	1,184,061	(215,787)	1,574,775	56,610	(237,592)	424,741	946,672	77,872
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						68,659	62,387	123,569	4,723	20,608	29,238		
19.2	Other private passenger auto liability		22,912,365	21,728,928		9,747,829	13,005,891	11,506,570	15,249,484	817,782	950,794	2,903,644	3,965,767	339,738
19.3	Commercial auto no-fault (personal injury protection)						5,786	(66,002)	(380)	1,755	(10,180)			
19.4	Other commercial auto liability		4,708,307	4,583,892		2,169,031	2,286,706	3,792,199	6,580,879	200,696	404,289	1,447,512	832,526	69,845
21.1	Private passenger auto physical damage		17,812,869	16,416,302		7,640,639	12,399,523	12,462,257	175,631	114,246	134,941	96,144	3,075,623	263,032
21.2	Commercial auto physical damage		4,022,881	3,914,186		1,800,064	2,529,874	2,471,606	34,084	13,771	11,812	21,516	711,432	59,403
22.	Aircraft (all perils)													
23.	Fidelity		33,930	32,851		17,043		1,063	7,987		(200)	750	6,552	501
24.	Surety													
26.	Burglary and theft		8,474	8,203		3,065		(9)	19		1	2	1,686	125
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		85,966,066	82,239,977	1,108,671	38,140,235	50,400,951	49,812,418	44,377,815	2,321,430	2,923,589	10,756,547	15,185,197	1,308,050
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 2017 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 2017 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire		4,050,356	4,018,537		2,033,299	3,324,806	1,148,220	594,094	109,052	(22,474)	24,249	751,950	103,807
2.1	Allied lines		6,592,901	6,472,629		3,261,165	2,810,460	2,613,941	1,574,986	90,831	60,889	102,993	1,218,401	161,687
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		17,795,562	16,013,597		8,360,519	12,395,776	12,341,929	3,306,064	214,272	205,420	352,131	3,349,099	374,203
4.	Homeowners multiple peril		67,911,257	77,661,775		36,169,317	66,983,218	41,179,855	23,239,710	3,495,482	617,243	2,520,978	11,583,006	1,738,997
5.1	Commercial multiple peril (non-liability portion)		259,600,114	255,323,922		128,263,223	178,460,055	179,888,685	87,886,776	7,369,929	8,448,959	11,182,072	48,786,904	6,280,046
5.2	Commercial multiple peril (liability portion)		167,572,541	164,296,103		73,224,619	49,266,250	32,272,616	132,554,171	22,649,281	13,062,135	103,276,406	32,093,170	4,010,069
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		38,138,906	35,934,976		18,317,680	20,493,655	21,383,929	2,773,082	335,941	428,471	227,262	7,394,037	894,700
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		3,012,553	3,516,646		1,493,307							2,495,053	66,682
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		127,183,030	131,320,239	1,122,531	50,341,891	57,894,384	44,936,279	307,027,710	7,366,188	7,620,571	27,889,976	13,463,375	4,620,260
17.1	Other Liability - occurrence		86,262,597	82,369,277		40,958,200	21,156,649	18,721,807	52,261,605	4,089,226	3,132,724	24,218,880	15,637,515	2,096,707
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)		18,870,116	17,578,485		7,272,436	11,587,451	11,772,426	4,931,339	1,518,876	2,366,525	3,330,810	3,010,093	401,811
19.2	Other private passenger auto liability		373,300,464	342,315,277		159,199,937	225,126,265	239,390,478	249,951,918	16,053,365	23,271,400	48,044,581	61,116,908	10,527,384
19.3	Commercial auto no-fault (personal injury protection)		4,045,424	3,827,336		1,891,902	1,898,668	2,369,189	2,166,032	209,158	212,990	303,883	654,948	77,374
19.4	Other commercial auto liability		231,415,303	212,779,347		110,599,034	109,479,159	132,684,137	196,496,694	12,511,519	14,932,339	43,794,645	37,887,675	5,224,621
21.1	Private passenger auto physical damage		296,444,068	271,570,870		123,415,042	182,578,421	183,108,413	2,779,970	1,578,775	1,794,347	1,479,646	48,723,054	7,727,379
21.2	Commercial auto physical damage		122,826,338	113,460,898		58,060,146	80,070,934	81,636,287	4,016,037	1,040,570	1,355,074	966,365	20,144,916	2,744,110
22.	Aircraft (all perils)													
23.	Fidelity		1,217,921	1,177,551		568,017	330,672	(1,023,695)	188,997	147,263	(44,178)	37,654	228,168	31,108
24.	Surety			99										
26.	Burglary and theft		289,589	288,951		137,809	8,281	15,458	4,686	4	744	765	55,196	7,248
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		1,826,529,041	1,739,926,516	1,122,531	823,567,542	1,023,865,103	1,004,439,954	1,071,753,869	78,779,730	77,443,180	267,753,296	308,593,467	47,088,190
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 2017 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 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
0999998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000														
0999999. Total Other U.S. Unaffiliated Insurers														
1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools				1,524		247	247		5,627	1,468				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				1,524		247	247		5,627	1,468				
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				1,524		247	247		5,627	1,468				
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				1,524		247	247		5,627	1,468				

SCHEDULE F - PART 2

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<h1>NONE</h1>					

ANNUAL STATEMENT FOR THE YEAR 2017 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									Reinsurance Payable		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		
38-0315280	18988	Auto-Owners Insurance Company	MI		185,557	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					185,557	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					185,557	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																		
0899999. Total Authorized - Affiliates					185,557	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	
0999998. Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																		
0999999. Total Authorized - Other U.S. Unaffiliated Insurers																		
AA-9991310	00000	Florida Hurricane Catastrophe Fund	FL		1													
AA-9991205	00000	Georgia Fair Plan	GA		22													
1099999. Total Authorized - Pools - Mandatory Pools					23													
1299998. Total Authorized - Other Non-U.S. Insurers (Under \$100,000)																		
1299999. Total Authorized - Other Non-U.S. Insurers																		
1399999. Total Authorized					185,580	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	
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					185,580	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	
4199999. Total Protected Cells																		
9999999 Totals					185,580	7,615	182	155,120	19,691	9,226	1,125	33,962		226,923	31,808		195,115	

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	2	3
Name of Reinsurer	Commission Rate	Ceded Premium
1. Auto-Owners Insurance Company	35.000	65,668
2. Auto-Owners Insurance Company	25.000	3,833
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	2	3	4
Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1. Auto-Owners Insurance Company	226,923	185,557	Yes [X] No []
2.			Yes [] No []
3.			Yes [] No []
4.			Yes [] No []
5.			Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2017 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							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 to 90 Days	8 91 to 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
38-0315280	18988	Auto-Owners Insurance Company	MI	7,797						7,797		
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				7,797						7,797		
0499999. Total Authorized - Affiliates - U.S. Non-Pool				7,797						7,797		
0799999. Total Authorized - Affiliates - Other (Non-U.S.)												
0899999. Total Authorized - Affiliates				7,797						7,797		
1399999. Total Authorized				7,797						7,797		
1799999. Total Unauthorized - Affiliates - U.S. Non-Pool												
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.)												
2199999. Total Unauthorized - Affiliates												
2699999. Total Unauthorized												
3099999. Total Certified - Affiliates - U.S. Non-Pool												
3399999. Total Certified - Affiliates - Other (Non-U.S.)												
3499999. Total Certified - Affiliates												
3999999. Total Certified												
4099999. Total Authorized, Unauthorized and Certified				7,797						7,797		
4199999. Total Protected Cells												
9999999 Totals				7,797						7,797		

Schedule F - Part 5

N O N E

Schedule F - Part 5 - Bank Footnote

N O N E

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

N O N E

Schedule F - Part 6 - Section 1 - Bank Footnote

N O N E

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

N O N E

Schedule F - Part 7 - Provision for Overdue Authorized Reinsurance

N O N E

Schedule F - Part 8 - Provision for Overdue Reinsurance

N O N E

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)	3,662,010,514		3,662,010,514
2. Premiums and considerations (Line 15)	393,839,605		393,839,605
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	7,797,259	(7,797,259)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	46,736,819		46,736,819
6. Net amount recoverable from reinsurers		195,115,005	195,115,005
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	4,110,384,197	187,317,746	4,297,701,943
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,199,713,958	185,163,273	1,384,877,230
10. Taxes, expenses, and other obligations (Lines 4 through 8)	87,911,874		87,911,874
11. Unearned premiums (Line 9)	794,238,642	33,962,112	828,200,755
12. Advance premiums (Line 10)	22,395,004		22,395,004
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	31,807,639	(31,807,639)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	5,330,201		5,330,201
17. Provision for reinsurance (Line 16)			
18. Other liabilities	153,462,072		153,462,072
19. Total liabilities excluding protected cell business (Line 26)	2,294,859,390	187,317,746	2,482,177,136
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	1,815,524,807	XXX	1,815,524,807
22. Totals (Line 38)	4,110,384,197	187,317,746	4,297,701,943

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

If yes, give full explanation: Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective November 1, 2017, the Company ceded 100% of the following coverages to Auto-Owners: Inland Flood, 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 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Test of 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 2017 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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	(7)		3				7	(4)	XXX
2. 2008.....	216,526	20,851	195,675	238,311	52,334	3,267	377	17,663	2,797	2,718	203,733	46,874
3. 2009.....	242,193	22,146	220,047	262,797	35,907	3,338	44	19,491	1,801	1,335	247,874	47,047
4. 2010.....	284,521	25,911	258,610	284,383	47,002	4,286	683	21,169	2,272	2,135	259,881	49,946
5. 2011.....	334,924	32,121	302,803	393,088	155,442	4,807	578	31,876	7,657	1,410	266,094	71,149
6. 2012.....	376,524	39,996	336,528	283,986	44,998	5,896	203	23,227	2,404	1,921	265,504	52,269
7. 2013.....	406,358	48,160	358,198	247,490	32,617	5,196	282	20,231	1,362	1,256	238,656	44,693
8. 2014.....	419,355	57,509	361,846	255,492	27,983	5,338	216	21,750	1,453	1,262	252,928	44,601
9. 2015.....	408,598	58,992	349,606	187,958	4,596	5,080	22	14,770	86	1,299	203,104	33,042
10. 2016.....	265,985	38,501	227,484	131,076	897	3,010	8	11,489	1	860	144,669	25,025
11. 2017.....	93,896	17,031	76,865	46,159	6,028	670	42	4,680	145	76	45,294	8,300
12. Totals	XXX	XXX	XXX	2,330,733	407,804	40,891	2,455	186,346	19,978	14,279	2,127,733	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	47				19				1			67	2
2. 2008.....	56				5				1		1	62	1
3. 2009.....	12				10				2		6	24	3
4. 2010.....	19	2			1				1			19	3
5. 2011.....	256	7			26	1			8		6	282	9
6. 2012.....	404	13			43	1			12		11	445	13
7. 2013.....	1,325	151			158	15			39		20	1,356	34
8. 2014.....	1,489	2			152				45		51	1,684	50
9. 2015.....	6,899	2,135	13		712	211	3		206		122	5,487	149
10. 2016.....	6,073	649	32		671	65	6		191		574	6,259	622
11. 2017.....	10,579	2,209	(481)	3	1,162	222	(35)		306		795	9,097	1,966
12. Totals	27,159	5,168	(436)	3	2,959	515	(26)		812		1,586	24,782	2,852

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	47	19
2. 2008.....	259,303	55,508	203,795	119.8	266.2	104.1				56	7
3. 2009.....	285,650	37,752	247,898	117.9	170.5	112.7				12	12
4. 2010.....	309,859	49,959	259,900	108.9	192.8	100.5				17	1
5. 2011.....	430,061	163,685	266,376	128.4	509.6	88.0				249	33
6. 2012.....	313,568	47,619	265,949	83.3	119.1	79.0				391	54
7. 2013.....	274,439	34,427	240,012	67.5	71.5	67.0				1,175	182
8. 2014.....	284,266	29,654	254,612	67.8	51.6	70.4				1,487	197
9. 2015.....	215,641	7,050	208,591	52.8	12.0	59.7				4,777	709
10. 2016.....	152,548	1,620	150,928	57.4	4.2	66.3				5,456	804
11. 2017.....	63,040	8,649	54,391	67.1	50.8	70.8				7,885	1,211
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,552	3,229

ANNUAL STATEMENT FOR THE YEAR 2017 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	
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	46	17	8	1	1		19	37	XXX
2. 2008.....	181,554	13,162	168,392	137,383	1,617	6,806	244	5,722		2,903	148,050	26,599
3. 2009.....	200,870	13,116	187,754	153,782	979	8,161	8	6,533		4,112	167,489	29,304
4. 2010.....	232,616	13,654	218,962	176,319	1,755	9,306	5	7,773		5,645	191,638	33,328
5. 2011.....	267,999	14,739	253,260	192,572	532	10,859	132	8,589		5,217	211,356	35,430
6. 2012.....	289,693	15,961	273,732	203,222	787	12,122	13	9,888		4,534	224,432	35,474
7. 2013.....	301,412	15,070	286,342	191,242	532	16,244	600	10,001		4,378	216,355	36,181
8. 2014.....	311,978	14,039	297,939	194,556	1,844	11,683	12	10,763		4,664	215,146	36,206
9. 2015.....	326,696	13,067	313,629	187,198	1,480	8,071	45	11,599		4,391	205,343	36,995
10. 2016.....	333,367	11,668	321,699	175,599	310	3,903		12,668		3,529	191,860	34,850
11. 2017.....	359,894	14,396	345,498	94,452		871		10,130		1,584	105,453	32,983
12. Totals	XXX	XXX	XXX	1,706,371	9,853	88,034	1,060	93,667		40,976	1,877,159	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	17	3			5	2			1			18	3
2. 2008.....	157		1		29				6		1	193	3
3. 2009.....	1,173		1		239				43		3	1,456	10
4. 2010.....	1,443		2		278				51		19	1,774	20
5. 2011.....	1,740		3		387				64		62	2,194	55
6. 2012.....	4,076		5		918				157		237	5,156	89
7. 2013.....	9,779		7		2,125				367		399	12,278	219
8. 2014.....	17,389		14		3,655		(1)		642		505	21,699	424
9. 2015.....	33,833	50	108		7,134	11	2		1,246		1,036	42,262	962
10. 2016.....	47,993	243	9,671		10,647	55	1,638		2,288		3,075	71,939	2,489
11. 2017.....	61,495		65,977		13,684		10,634		5,417		2,864	157,207	8,548
12. Totals	179,095	296	75,789		39,101	68	12,273		10,282		8,201	316,176	12,822

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	14	4
2. 2008.....	150,104	1,861	148,243	82.7	14.1	88.0				158	35
3. 2009.....	169,932	987	168,945	84.6	7.5	90.0				1,174	282
4. 2010.....	195,172	1,760	193,412	83.9	12.9	88.3				1,445	329
5. 2011.....	214,214	664	213,550	79.9	4.5	84.3				1,743	452
6. 2012.....	230,388	800	229,588	79.5	5.0	83.9				4,081	1,075
7. 2013.....	229,765	1,132	228,633	76.2	7.5	79.8				9,785	2,492
8. 2014.....	238,701	1,856	236,845	76.5	13.2	79.5				17,403	4,297
9. 2015.....	249,191	1,586	247,605	76.3	12.1	78.9				33,891	8,371
10. 2016.....	264,407	608	263,799	79.3	5.2	82.0				57,421	14,518
11. 2017.....	262,660		262,660	73.0		76.0				127,472	29,734
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	254,587	61,589

ANNUAL STATEMENT FOR THE YEAR 2017 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
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	35		4		1		1	40	XXX
2. 2008.....	95,208	6,903	88,305	55,336	8,365	4,916	245	2,339	3	709	53,978	6,791
3. 2009.....	98,686	6,453	92,233	61,825	6,513	7,875	1,205	2,509		895	64,491	6,944
4. 2010.....	105,329	6,186	99,143	64,712	4,574	7,608	272	2,823		850	70,297	7,780
5. 2011.....	114,372	6,286	108,086	76,120	1,674	7,744	238	3,178		928	85,130	8,517
6. 2012.....	124,391	6,849	117,542	70,021	508	7,431	50	3,514		1,589	80,408	8,487
7. 2013.....	136,845	6,840	130,005	83,605	2,883	8,318	306	4,050		1,022	92,784	9,474
8. 2014.....	148,576	6,684	141,892	83,086	486	9,658	113	4,492		1,379	96,637	10,135
9. 2015.....	167,563	6,699	160,864	79,688	1,220	5,943	35	5,097		1,340	89,473	10,804
10. 2016.....	188,131	6,583	181,548	67,610	1,628	2,408	30	5,427		1,097	73,787	10,482
11. 2017.....	216,627	8,665	207,962	35,268	255	628	24	4,364		640	39,981	10,358
12. Totals	XXX	XXX	XXX	677,306	28,106	62,533	2,518	37,794	3	10,450	747,006	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	52				13				1			66	3
2. 2008.....	94		65		22		8		13		6	202	1
3. 2009.....	1,002	997	63		229	223	8		51		26	133	4
4. 2010.....	634		87		140		11		41		4	913	9
5. 2011.....	1,048		102		239		13		59		33	1,461	15
6. 2012.....	3,507		93		766		12		172		23	4,550	42
7. 2013.....	8,958	221	90		2,005	48	11		414		150	11,209	103
8. 2014.....	16,106	1,711	94		3,627	381	11		739		386	18,485	195
9. 2015.....	31,872	581	131		7,112	129	17		1,419		427	39,841	501
10. 2016.....	34,658	1,139	9,453		7,789	251	2,077		2,107		721	54,694	945
11. 2017.....	33,734	1,219	56,826		7,496	267	12,491		4,802		595	113,863	3,030
12. Totals	131,665	5,868	67,004		29,438	1,299	14,659		9,818		2,371	245,417	4,848

	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	52	14
2. 2008.....	62,793	8,613	54,180	66.0	124.8	61.4				158	44
3. 2009.....	73,562	8,938	64,624	74.5	138.5	70.1				68	65
4. 2010.....	76,056	4,846	71,210	72.2	78.3	71.8				721	192
5. 2011.....	88,503	1,912	86,591	77.4	30.4	80.1				1,150	311
6. 2012.....	85,516	558	84,958	68.7	8.1	72.3				3,600	949
7. 2013.....	107,451	3,458	103,993	78.5	50.6	80.0				8,827	2,382
8. 2014.....	117,813	2,691	115,122	79.3	40.3	81.1				14,489	3,997
9. 2015.....	131,279	1,965	129,314	78.3	29.3	80.4				31,422	8,419
10. 2016.....	131,529	3,048	128,481	69.9	46.3	70.8				42,972	11,722
11. 2017.....	155,609	1,765	153,844	71.8	20.4	74.0				89,341	24,521
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	192,800	52,616

ANNUAL STATEMENT FOR THE YEAR 2017 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
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	3,733	2,642	239	145	107		27	1,292	XXX
2. 2008.....	120,521	10,248	110,273	87,892	8,923	7,075	447	3,025	14	569	88,608	6,615
3. 2009.....	113,314	8,629	104,685	70,301	3,801	5,944	289	2,788		799	74,943	5,779
4. 2010.....	112,232	7,636	104,596	69,612	1,404	6,423	31	2,888		1,100	77,488	6,208
5. 2011.....	120,555	7,698	112,857	75,416	728	7,523	24	3,035		648	85,222	6,229
6. 2012.....	122,355	8,095	114,260	57,039	849	6,543	4	2,864		467	65,593	5,823
7. 2013.....	134,512	8,271	126,241	62,490	2,472	6,512	115	3,049		631	69,464	5,644
8. 2014.....	142,676	8,181	134,495	58,371	734	6,154	25	3,278		588	67,044	5,529
9. 2015.....	149,425	7,804	141,621	37,121		4,870		2,765		266	44,756	5,286
10. 2016.....	143,048	6,777	136,271	33,480	879	3,546	9	2,711		67	38,849	4,667
11. 2017.....	131,320	6,940	124,380	15,328	1,021	1,252	31	1,942		22	17,470	3,840
12. Totals	XXX	XXX	XXX	570,783	23,453	56,081	1,120	28,452	14	5,184	630,729	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	42,126	37,333			3,825	3,364			427		256	5,681	187
2. 2008.....	12,257	7,285	1,990	5	1,114	650	183		252		122	7,856	64
3. 2009.....	6,812	3,567	2,696	8	622	322	246	1	247		93	6,725	36
4. 2010.....	10,032	3,643	3,377	8	893	316	310	1	355		161	10,999	60
5. 2011.....	15,143	4,931	3,726	8	1,391	451	343	1	370		174	15,582	90
6. 2012.....	11,227	3,650	4,488	11	1,028	340	412	1	410		223	13,563	98
7. 2013.....	10,057	2,356	7,087	19	920	209	650	2	595		375	16,723	117
8. 2014.....	19,380	8,371	11,368	49	1,803	776	1,025	4	1,010		627	25,386	179
9. 2015.....	14,230	703	17,354	99	1,306	64	1,543	8	1,535		694	35,094	296
10. 2016.....	23,075	8,838	28,585	208	2,211	798	2,502	17	2,676		1,999	49,188	597
11. 2017.....	28,401	6,810	33,617	301	2,674	627	2,891	25	3,294		1,402	63,114	1,812
12. Totals	192,740	87,487	114,288	716	17,787	7,917	10,105	60	11,171		6,126	249,911	3,536

	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	4,793	888
2. 2008.....	113,788	17,324	96,464	94.4	169.0	87.5				6,956	898
3. 2009.....	89,656	7,988	81,668	79.1	92.6	78.0				5,933	792
4. 2010.....	93,890	5,403	88,487	83.7	70.8	84.6				9,758	1,242
5. 2011.....	106,947	6,143	100,804	88.7	79.8	89.3				13,931	1,652
6. 2012.....	84,011	4,855	79,156	68.7	60.0	69.3				12,053	1,508
7. 2013.....	91,360	5,173	86,187	67.9	62.5	68.3				14,770	1,954
8. 2014.....	102,389	9,959	92,430	71.8	121.7	68.7				22,328	3,058
9. 2015.....	80,724	874	79,850	54.0	11.2	56.4				30,783	4,313
10. 2016.....	98,786	10,749	88,037	69.1	158.6	64.6				42,614	6,574
11. 2017.....	89,399	8,815	80,584	68.1	127.0	64.8				54,906	8,208
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	218,825	31,087

ANNUAL STATEMENT FOR THE YEAR 2017 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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	1,905	1,004	1,663	(32)	55		19	2,651	XXX
2. 2008.....	257,710	25,832	231,878	166,867	27,369	21,087	2,834	10,121	876	2,009	166,996	14,701
3. 2009.....	251,772	24,444	227,328	149,062	18,603	19,327	1,116	9,451	548	1,806	157,573	13,893
4. 2010.....	261,355	25,152	236,203	188,739	38,814	19,288	1,963	11,689	967	2,268	177,972	15,730
5. 2011.....	283,274	27,824	255,450	265,217	99,238	18,877	1,213	17,030	3,212	1,802	197,461	17,980
6. 2012.....	311,449	34,214	277,235	173,665	30,418	20,119	903	12,795	1,450	1,812	173,808	14,388
7. 2013.....	352,114	40,549	311,565	146,391	10,078	19,026	454	9,743	217	1,395	164,411	13,935
8. 2014.....	383,641	47,821	335,820	208,661	40,143	17,894	827	13,883	636	3,628	198,832	14,528
9. 2015.....	404,216	51,371	352,845	148,192	10,351	12,882	244	11,611	53	1,302	162,037	12,747
10. 2016.....	414,668	50,359	364,309	174,349	36,468	7,234	251	12,809	14	1,213	157,659	12,426
11. 2017.....	420,504	57,394	363,110	132,128	12,197	3,125	118	12,815	211	443	135,542	11,482
12. Totals	XXX	XXX	XXX	1,755,176	324,683	160,522	9,891	122,002	8,184	17,697	1,694,942	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	3,817	1,228			2,621	800			149		113	4,559	120
2. 2008.....	3,332	914	220	1	2,603	711	172	1	148		8	4,848	253
3. 2009.....	1,998	1,006	442	3	1,546	783	344	2	104		47	2,640	21
4. 2010.....	3,015	1,000	486	3	1,999	778	378	2	139		60	4,234	36
5. 2011.....	2,385	90	795	5	1,778	58	619	4	136		32	5,556	42
6. 2012.....	6,847	2,296	1,281	8	3,163	136	997	6	314		195	10,156	96
7. 2013.....	5,536	607	1,812	11	4,243	466	1,410	9	326		493	12,234	150
8. 2014.....	14,894	3,051	2,740	17	9,408	751	2,133	13	724		501	26,067	315
9. 2015.....	24,833	4,113	5,593	35	14,045	957	4,319	27	1,233		573	44,891	568
10. 2016.....	22,131	4,116	16,310	151	12,447	499	10,784	100	1,772		3,127	58,578	1,112
11. 2017.....	60,580	15,584	41,363	513	16,866	2,324	22,581	313	4,245		4,045	126,901	3,840
12. Totals	149,368	34,005	71,042	747	70,719	8,263	43,737	477	9,290		9,194	300,664	6,553

	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	2,589	1,970
2. 2008.....	204,550	32,706	171,844	79.4	126.6	74.1				2,637	2,210
3. 2009.....	182,274	22,061	160,213	72.4	90.3	70.5				1,432	1,209
4. 2010.....	225,733	43,527	182,206	86.4	173.1	77.1				2,498	1,735
5. 2011.....	306,837	103,820	203,017	108.3	373.1	79.5				3,085	2,471
6. 2012.....	219,181	35,217	183,964	70.4	102.9	66.4				5,825	4,332
7. 2013.....	188,487	11,842	176,645	53.5	29.2	56.7				6,730	5,505
8. 2014.....	270,337	45,438	224,899	70.5	95.0	67.0				14,566	11,500
9. 2015.....	222,708	15,780	206,928	55.1	30.7	58.6				26,278	18,613
10. 2016.....	257,836	41,599	216,237	62.2	82.6	59.4				34,174	24,405
11. 2017.....	293,703	31,260	262,443	69.8	54.5	72.3				85,846	41,055
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	185,660	115,005

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 2017 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
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	827	550	383	18	24			666	XXX
2. 2008.....	31,546	12,451	19,095	14,027	6,796	1,983	24	506	1	29	9,695	804
3. 2009.....	33,002	16,195	16,807	9,179	4,599	2,010	124	454		43	6,920	856
4. 2010.....	37,638	21,025	16,613	14,183	9,529	1,848	483	640	3	64	6,656	886
5. 2011.....	44,857	26,128	18,729	17,783	12,575	1,804	55	724	2	50	7,679	934
6. 2012.....	50,894	30,225	20,669	16,086	9,052	2,758	68	927	1	357	10,650	946
7. 2013.....	58,561	34,519	24,042	20,310	14,967	2,661	180	1,019		55	8,843	920
8. 2014.....	65,841	39,059	26,782	21,541	15,208	2,552	175	977		50	9,687	1,065
9. 2015.....	72,591	42,679	29,912	9,368	4,005	2,070	24	899		59	8,308	1,015
10. 2016.....	77,723	46,192	31,531	8,229	5,333	876	8	996		50	4,760	964
11. 2017.....	82,369	51,820	30,549	2,678	1,013	230	4	660		6	2,551	687
12. Totals	XXX	XXX	XXX	134,211	83,627	19,175	1,163	7,826	7	763	76,415	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	723	24			738	2			28		35	1,463	55
2. 2008.....	211		196	1	220		196	1	18		2	839	4
3. 2009.....	5,900	5,888	199	1	394	381	198	1	306			726	6
4. 2010.....	142		209	2	140		209	2	17			713	6
5. 2011.....	465	(9)	290	2	418	1	290	2	36			1,503	22
6. 2012.....	2,980	2,348	383	3	661	152	383	3	164		2	2,065	41
7. 2013.....	740	294	720	5	305	21	719	5	76		7	2,235	35
8. 2014.....	2,534	666	1,011	7	1,566	50	1,009	7	166		20	5,556	138
9. 2015.....	5,211	2,674	2,284	17	2,248	176	2,282	17	365		31	9,506	175
10. 2016.....	5,124	3,068	3,732	974	1,957	209	2,630	80	458		40	9,570	216
11. 2017.....	6,852	4,308	12,356	6,718	2,306	423	5,348	469	1,061		48	16,005	284
12. Totals	30,882	19,261	21,380	7,730	10,953	1,415	13,264	587	2,695		185	50,181	982

	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	699	765
2. 2008.....	17,357	6,823	10,534	55.0	54.8	55.2				406	433
3. 2009.....	18,640	10,994	7,646	56.5	67.9	45.5				209	515
4. 2010.....	17,388	10,019	7,369	46.2	47.7	44.4				349	365
5. 2011.....	21,810	12,628	9,182	48.6	48.3	49.0				763	741
6. 2012.....	24,342	11,627	12,715	47.8	38.5	61.5				1,012	1,053
7. 2013.....	26,550	15,472	11,078	45.3	44.8	46.1				1,161	1,073
8. 2014.....	31,356	16,113	15,243	47.6	41.3	56.9				2,871	2,684
9. 2015.....	24,727	6,913	17,814	34.1	16.2	59.6				4,804	4,701
10. 2016.....	24,002	9,672	14,330	30.9	20.9	45.4				4,813	4,756
11. 2017.....	31,491	12,935	18,556	38.2	25.0	60.7				8,182	7,824
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	25,269	24,910

ANNUAL STATEMENT FOR THE YEAR 2017 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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX									XXX
2. 2008.....												
3. 2009.....												
4. 2010.....												
5. 2011.....												
6. 2012.....												
7. 2013.....												
8. 2014.....												
9. 2015.....												
10. 2016.....												
11. 2017.....												
12. Totals	XXX	XXX	XXX									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		Adjusting and Other Unpaid				
	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.....													
2. 2008.....													
3. 2009.....													
4. 2010.....													
5. 2011.....													
6. 2012.....													
7. 2013.....													
8. 2014.....													
9. 2015.....													
10. 2016.....													
11. 2017.....													
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. 2008.....											
3. 2009.....											
4. 2010.....											
5. 2011.....											
6. 2012.....											
7. 2013.....											
8. 2014.....											
9. 2015.....											
10. 2016.....											
11. 2017.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	315	88	57	3	25	2	103	304	XXX
2. 2016.....	56,164	8,768	47,396	19,504	566	386	25	1,350		408	20,649	XXX
3. 2017.....	50,629	9,268	41,361	21,600	5,426	313	53	1,505	11	279	17,928	XXX
4. Totals.....	XXX	XXX	XXX	41,419	6,080	756	81	2,880	13	790	38,881	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	807	588	1		50	37			15		16	248	21
2. 2016	419	205	22	3	26	8	1		16		209	267	31
3. 2017	2,632	1,010	1,108	26	210	63	68	2	123		800	3,041	322
4. Totals	3,858	1,803	1,131	29	286	108	69	2	154		1,025	3,556	374

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	220	28
2. 2016	21,724	807	20,917	38.7	9.2	44.1				233	35
3. 2017	27,559	6,591	20,968	54.4	71.1	50.7				2,704	337
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,157	400

ANNUAL STATEMENT FOR THE YEAR 2017 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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	(779)	987	604	1	44	36	1,643	(1,155)	XXX
2. 2016.....	345,185	12,081	333,104	220,395	316	3,153	8	16,969		34,092	240,193	138,562
3. 2017.....	385,032	15,401	369,631	252,088	5,801	971	2	19,454	104	17,758	266,606	148,647
4. Totals	XXX	XXX	XXX	471,704	7,104	4,728	11	36,467	140	53,493	505,644	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid		Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	361	7	650		40	1	61		46		82	1,150	121
2. 2016.....	(3,269)	19	778		39	2	73		52		3,679	(2,347)	221
3. 2017.....	1,145	1,206	7,130		1,579	105	654		775		15,604	9,973	9,239
4. Totals	(1,763)	1,232	8,558		1,658	108	788		873		19,365	8,776	9,581

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,003	146
2. 2016.....	238,190	345	237,845	69.0	2.9	71.4				(2,509)	162
3. 2017.....	283,796	7,218	276,578	73.7	46.9	74.8				7,070	2,903
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,564	3,211

ANNUAL STATEMENT FOR THE YEAR 2017 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
	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)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	.191		.105		.5		.15	.301	XXX
2. 2016.....	1,149	.40	1,109	.270		.43		.12			.325	XXX
3. 2017.....	1,178	.47	1,131	.9		.5		.9			.23	XXX
4. Totals	XXX	XXX	XXX	.470		.153		.26		.15	.649	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	(58)				6				3		121	(49)	1
2. 2016	(78)				1						86	(77)	1
3. 2017	52		273		5		26		21		5	377	4
4. Totals	(84)		273		12		26		24		212	251	6

	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	(.58)	.9
2. 2016.....	.248		.248	.21.6		.22.4				(.78)	.1
3. 2017.....	.400		.400	.34.0		.35.4				.325	.52
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.189	.62

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

NONE

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

NONE

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

NONE

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

NONE

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

NONE

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior.....	12,510	13,152	11,266	10,924	10,960	9,671	9,267	9,273	9,354	9,363	9	90
2. 2008.....	199,830	189,061	189,642	189,766	189,480	189,051	188,848	188,848	188,919	188,927	8	79
3. 2009.....	XXX	234,643	231,508	230,710	230,165	229,668	230,015	229,756	229,795	230,206	411	450
4. 2010.....	XXX	XXX	248,764	240,446	241,083	240,236	241,822	241,794	241,003	241,001	(2)	(793)
5. 2011.....	XXX	XXX	XXX	257,424	246,614	250,774	250,746	249,906	248,520	242,150	(6,370)	(7,756)
6. 2012.....	XXX	XXX	XXX	XXX	255,412	247,350	246,423	245,949	245,671	245,113	(558)	(836)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	229,220	220,729	221,431	220,889	221,105	216	(326)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	238,171	235,899	234,339	234,270	(69)	(1,629)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185,590	193,321	193,699	378	8,109
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142,935	139,249	(3,686)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,549	XXX	XXX
12. Totals											(9,663)	(2,612)

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

1. Prior.....	81,707	72,022	72,100	67,350	64,727	64,820	63,510	63,664	63,909	63,961	52	297
2. 2008.....	145,443	152,710	147,531	146,249	144,440	143,880	143,391	142,979	142,688	142,515	(173)	(464)
3. 2009.....	XXX	167,741	166,004	167,638	168,193	165,193	162,890	163,229	162,455	162,368	(87)	(861)
4. 2010.....	XXX	XXX	181,801	185,130	187,051	192,854	189,681	186,637	185,870	185,588	(282)	(1,049)
5. 2011.....	XXX	XXX	XXX	187,986	201,958	206,128	206,823	206,581	206,100	204,898	(1,202)	(1,683)
6. 2012.....	XXX	XXX	XXX	XXX	200,524	219,324	221,062	221,887	218,972	219,543	571	(2,344)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	205,702	206,105	213,971	218,792	218,264	(528)	4,293
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	219,816	216,326	222,583	225,442	2,859	9,116
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,677	225,473	234,760	9,287	9,083
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,906	248,842	18,936	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247,113	XXX	XXX
12. Totals											29,433	16,388

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

1. Prior.....	42,321	37,689	37,653	37,804	37,808	37,082	37,196	37,005	36,547	36,353	(194)	(652)
2. 2008.....	53,962	51,808	49,739	52,850	53,436	51,156	51,873	51,849	51,747	51,832	85	(17)
3. 2009.....	XXX	64,406	59,990	57,515	62,528	62,419	61,069	61,617	62,327	62,064	(263)	447
4. 2010.....	XXX	XXX	66,576	66,622	68,652	71,896	69,921	69,725	68,055	68,346	291	(1,379)
5. 2011.....	XXX	XXX	XXX	77,211	77,706	80,752	81,721	81,974	83,553	83,354	(199)	1,380
6. 2012.....	XXX	XXX	XXX	XXX	78,177	76,036	79,649	82,079	80,754	81,271	517	(808)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	86,148	92,732	94,266	99,468	99,529	61	5,263
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	85,937	97,693	103,380	109,892	6,512	12,199
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,023	115,821	122,798	6,977	17,775
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,892	120,946	(11,946)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144,676	XXX	XXX
12. Totals											1,841	34,208

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

1. Prior.....	59,094	76,671	68,393	67,926	66,431	68,260	64,587	62,280	59,723	58,412	(1,311)	(3,868)
2. 2008.....	80,188	88,384	92,747	93,147	92,412	93,216	95,374	94,237	93,600	93,199	(401)	(1,038)
3. 2009.....	XXX	82,827	89,131	88,224	83,427	82,343	81,603	81,145	80,357	78,633	(1,724)	(2,512)
4. 2010.....	XXX	XXX	87,620	93,903	90,723	90,492	90,480	87,331	87,139	85,245	(1,894)	(2,086)
5. 2011.....	XXX	XXX	XXX	89,128	99,731	101,294	102,115	101,650	98,657	97,401	(1,256)	(4,249)
6. 2012.....	XXX	XXX	XXX	XXX	81,496	87,024	86,247	81,776	78,330	75,880	(2,450)	(5,896)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	84,317	100,863	92,249	88,176	82,544	(5,632)	(9,705)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	94,209	103,496	93,939	88,143	(5,796)	(15,353)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,924	87,179	75,551	(11,628)	(8,373)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,886	82,651	(1,235)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,348	XXX	XXX
12. Totals											(33,327)	(53,080)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	287,444	236,773	149,441	139,485	132,822	127,674	129,426	125,916	130,030	128,672	(1,358)	2,756
2. 2008.....	237,513	199,563	188,340	176,499	168,884	165,706	163,584	164,834	163,227	162,450	(777)	(2,384)
3. 2009.....	XXX	199,600	181,264	175,452	166,269	163,206	159,605	153,686	150,934	151,207	273	(2,479)
4. 2010.....	XXX	XXX	220,935	200,781	190,049	186,323	176,090	171,349	171,046	171,343	297	(6)
5. 2011.....	XXX	XXX	XXX	232,559	217,127	209,201	204,338	200,171	194,650	189,064	(5,586)	(11,107)
6. 2012.....	XXX	XXX	XXX	XXX	192,714	194,406	182,324	178,028	174,074	172,306	(1,768)	(5,722)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	183,488	179,238	175,266	169,580	166,794	(2,786)	(8,472)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	214,930	210,021	214,416	210,927	(3,489)	906
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,708	198,593	194,137	(4,456)	5,429
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,623	201,670	(5,953)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,595	XXX	XXX
12. Totals											(25,603)	(21,079)

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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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior.....												
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....	31,660	28,135	24,791	28,701	28,214	25,384	24,859	24,886	24,005	24,381	376	(505)
2. 2008.....	15,915	12,530	12,051	11,344	10,065	9,026	9,756	9,767	9,952	10,011	59	244
3. 2009.....	XXX	13,640	13,010	12,623	9,166	8,240	8,227	7,882	6,915	6,884	(31)	(998)
4. 2010.....	XXX	XXX	14,695	13,382	12,018	9,329	7,927	6,864	6,890	6,716	(174)	(148)
5. 2011.....	XXX	XXX	XXX	18,548	13,223	12,798	10,061	9,752	8,351	8,426	75	(1,326)
6. 2012.....	XXX	XXX	XXX	XXX	17,508	14,484	18,050	14,916	12,372	11,626	(746)	(3,290)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	15,953	14,813	14,176	10,468	9,983	(485)	(4,193)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	22,367	16,741	17,224	14,099	(3,125)	(2,642)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,580	15,971	16,551	580	(5,029)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,549	12,876	(4,673)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,836	XXX	XXX
12. Totals											(8,144)	(17,887)

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

1. Prior.....												
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2017 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,338	5,785	5,780	(5)	(558)
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,755	19,551	(204)	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,352	XXX	XXX
4. Totals											(209)	(558)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,558	9,319	10,244	925	5,686
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218,178	220,826	2,648	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256,454	XXX	XXX
4. Totals											3,573	5,686

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192	367	289	(78)	97
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,595	236	(1,359)	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369	XXX	XXX
4. Totals											(1,437)	97

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2017 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	2	3	4	5	6	7	8	9	10		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior.....	.000	3,495	5,903	7,535	7,986	8,866	8,888	8,970	9,301	9,298	5,699	1,475
2. 2008.....	156,874	182,129	185,306	187,125	188,084	188,542	188,662	188,802	188,856	188,866	38,355	8,518
3. 2009.....	XXX	184,686	223,018	227,254	228,666	228,808	229,127	229,336	229,716	230,184	40,465	6,579
4. 2010.....	XXX	XXX	184,550	229,474	236,467	238,568	239,814	240,971	240,985	240,983	42,231	7,712
5. 2011.....	XXX	XXX	XXX	205,175	239,612	245,250	246,877	247,472	247,801	241,876	62,257	8,883
6. 2012.....	XXX	XXX	XXX	XXX	194,222	234,843	240,158	243,594	244,277	244,681	44,802	7,454
7. 2013.....	XXX	XXX	XXX	XXX	XXX	173,555	209,152	215,331	218,998	219,787	37,261	7,398
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	186,212	223,656	230,024	232,632	37,916	6,635
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,773	183,386	188,419	27,116	5,777
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,557	133,181	20,421	3,982
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,759	5,329	1,005

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

1. Prior.....	.000	33,461	49,615	57,730	61,058	63,468	63,348	63,536	63,907	63,944	9,661	2,262
2. 2008.....	57,726	99,405	120,268	131,448	137,896	140,789	141,780	142,204	142,336	142,327	22,474	4,122
3. 2009.....	XXX	63,940	108,559	133,910	148,949	155,698	158,335	159,341	160,624	160,955	24,795	4,499
4. 2010.....	XXX	XXX	71,677	121,590	153,495	170,324	178,728	182,099	183,100	183,866	28,115	5,193
5. 2011.....	XXX	XXX	XXX	80,343	134,321	166,391	183,975	196,449	200,264	202,767	29,975	5,400
6. 2012.....	XXX	XXX	XXX	XXX	85,469	149,554	181,077	200,064	209,639	214,543	29,998	5,387
7. 2013.....	XXX	XXX	XXX	XXX	XXX	84,243	142,806	173,609	194,490	206,354	30,310	5,652
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	83,099	146,130	181,616	204,384	30,226	5,556
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,245	159,932	193,744	30,262	5,771
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,125	179,191	28,694	3,667
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,323	21,696	2,739

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

1. Prior.....	.000	14,679	24,862	30,146	33,313	35,441	35,615	35,989	36,249	36,288	2,852	728
2. 2008.....	16,917	28,641	36,976	42,945	48,027	50,258	51,094	51,474	51,535	51,642	5,803	987
3. 2009.....	XXX	16,642	32,435	38,996	49,690	54,856	57,771	60,276	61,915	61,983	5,892	1,048
4. 2010.....	XXX	XXX	19,926	37,807	50,534	56,431	63,127	65,913	67,106	67,473	6,574	1,197
5. 2011.....	XXX	XXX	XXX	21,263	44,034	57,451	66,978	75,601	80,367	81,951	7,186	1,316
6. 2012.....	XXX	XXX	XXX	XXX	23,144	43,821	56,344	71,176	74,893	76,894	7,133	1,312
7. 2013.....	XXX	XXX	XXX	XXX	XXX	26,104	51,633	67,367	79,519	88,734	7,883	1,488
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	24,898	50,021	76,304	92,145	8,266	1,674
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,574	61,609	84,375	8,459	1,844
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,524	68,359	8,135	1,402
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,617	6,296	1,032

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

1. Prior.....	.000	21,743	32,606	40,237	45,324	49,810	49,285	49,743	51,974	53,158	6,037	568
2. 2008.....	21,612	47,890	60,863	69,952	76,259	79,971	82,748	83,380	84,508	85,597	5,688	863
3. 2009.....	XXX	19,514	45,596	56,929	62,988	67,896	70,008	70,613	72,301	72,155	5,018	725
4. 2010.....	XXX	XXX	19,521	44,150	57,275	63,935	68,982	71,785	74,023	74,600	5,372	776
5. 2011.....	XXX	XXX	XXX	21,820	47,641	62,020	71,953	76,885	81,163	82,188	5,350	789
6. 2012.....	XXX	XXX	XXX	XXX	18,704	39,897	51,843	57,539	60,668	62,728	5,030	695
7. 2013.....	XXX	XXX	XXX	XXX	XXX	21,665	46,426	57,214	63,089	66,415	4,858	669
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	20,464	45,119	57,761	63,767	4,635	715
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,360	34,592	41,991	4,278	712
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,495	36,138	3,469	601
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,528	1,603	425

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000	39,416	66,376	84,001	96,328	104,593	112,503	117,805	121,667	124,263	7,559	3,335
2. 2008.....	88,624	121,926	132,865	141,840	149,032	153,006	154,927	156,831	156,512	157,751	10,832	3,616
3. 2009.....	XXX	80,097	113,524	124,155	132,164	137,913	143,152	146,146	147,397	148,670	10,301	3,571
4. 2010.....	XXX	XXX	93,701	130,522	143,681	154,282	159,883	163,576	165,211	167,249	11,708	3,986
5. 2011.....	XXX	XXX	XXX	105,203	146,874	160,101	169,595	183,563	186,086	183,644	13,890	4,048
6. 2012.....	XXX	XXX	XXX	XXX	83,050	119,681	135,099	148,028	157,039	162,463	10,819	3,473
7. 2013.....	XXX	XXX	XXX	XXX	XXX	76,520	114,225	129,566	142,343	154,886	10,162	3,623
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	104,471	150,304	171,815	185,584	10,669	3,544
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,805	132,805	150,479	8,710	3,469
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,796	144,864	8,108	3,206
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,938	5,680	1,962

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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	2	3	4	5	6	7	8	9	10		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior.....	.000											
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000											
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2017.....	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. 2008.....											XXX	XXX
3. 2009.....	XXX										XXX	XXX
4. 2010.....	XXX	XXX									XXX	XXX
5. 2011.....	XXX	XXX	XXX								XXX	XXX
6. 2012.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2013.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior.....	.000	5,037	10,094	14,188	17,710	19,709	21,353	21,508	22,304	22,945	763	366
2. 2008.....	2,109	3,915	5,721	6,088	7,187	7,488	8,494	8,742	9,060	9,190	561	239
3. 2009.....	XXX	1,370	2,468	4,210	5,049	5,689	5,984	6,036	6,450	6,465	595	255
4. 2010.....	XXX	XXX	1,310	3,011	3,676	4,952	5,611	5,672	5,776	6,019	597	283
5. 2011.....	XXX	XXX	XXX	1,793	3,065	5,128	5,779	6,470	6,786	6,958	626	286
6. 2012.....	XXX	XXX	XXX	XXX	1,979	4,283	5,816	7,181	9,071	9,724	630	275
7. 2013.....	XXX	XXX	XXX	XXX	XXX	1,614	3,620	5,091	6,823	7,825	628	257
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	1,528	4,694	6,985	8,710	634	293
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,610	4,868	7,410	543	297
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,880	3,765	453	295
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,891	284	119

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

1. Prior.....	.000											
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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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	2	3	4	5	6	7	8	9	10		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	5,267	5,547	XXX	XXX
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,718	19,299	XXX	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,435	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	10,303	9,140	868,353	132,325
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,841	223,225	118,914	19,427
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247,256	119,022	20,392

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	46	341	XXX	XXX
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144	313	XXX	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	.000										XXX	XXX
2. 2008.....											XXX	XXX
3. 2009.....	XXX										XXX	XXX
4. 2010.....	XXX	XXX									XXX	XXX
5. 2011.....	XXX	XXX	XXX								XXX	XXX
6. 2012.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2013.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	31	16								
2. 2008.....	10,010	30	20							
3. 2009.....	XXX	12,302	46	19						
4. 2010.....	XXX	XXX	14,492	44	21					
5. 2011.....	XXX	XXX	XXX	11,142	47	23				
6. 2012.....	XXX	XXX	XXX	XXX	10,573	55	20			
7. 2013.....	XXX	XXX	XXX	XXX	XXX	7,564	47	18		
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	4,640	41	21	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(380)	48	16
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,339	38
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(520)

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

1. Prior.....	12,306	3,136	1,803	14	9	6	4	(454)	1	
2. 2008.....	33,168	12,624	392	14	6	4	2	(305)	1	1
3. 2009.....	XXX	39,647	5,218	102	18	6	4	(361)	2	1
4. 2010.....	XXX	XXX	35,891	5,344	104	14	7	(320)	3	2
5. 2011.....	XXX	XXX	XXX	38,551	5,707	100	12	(306)	5	3
6. 2012.....	XXX	XXX	XXX	XXX	39,830	5,847	103	(293)	6	5
7. 2013.....	XXX	XXX	XXX	XXX	XXX	43,234	7,805	(200)	10	7
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	55,790	8,138	97	13
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,796	7,204	110
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,208	11,309
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,611

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

1. Prior.....	8,134	1,580	346	555	674	562	411	349	59	
2. 2008.....	20,346	8,033	85	111	156	167	196	235	57	73
3. 2009.....	XXX	22,810	4,006	135	157	161	176	278	78	71
4. 2010.....	XXX	XXX	24,037	5,451	185	164	171	251	93	98
5. 2011.....	XXX	XXX	XXX	32,033	5,150	189	171	241	84	116
6. 2012.....	XXX	XXX	XXX	XXX	31,102	3,527	204	242	82	105
7. 2013.....	XXX	XXX	XXX	XXX	XXX	23,108	4,450	277	85	102
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	29,771	5,564	125	105
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,045	10,181	148
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,266	11,530
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,317

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

1. Prior.....	28,235	30,518	20,531	16,310	12,812	10,769	9,162	6,047	2,421	
2. 2008.....	22,290	21,651	16,757	12,642	8,149	5,159	4,718	4,317	3,273	2,167
3. 2009.....	XXX	31,054	28,639	19,584	13,220	8,144	5,649	4,825	4,047	2,934
4. 2010.....	XXX	XXX	35,258	33,153	20,689	13,277	9,143	5,922	4,604	3,679
5. 2011.....	XXX	XXX	XXX	39,422	34,061	19,868	14,079	9,167	5,457	4,061
6. 2012.....	XXX	XXX	XXX	XXX	40,493	32,536	21,099	14,298	8,614	4,887
7. 2013.....	XXX	XXX	XXX	XXX	XXX	38,023	33,997	21,339	13,703	7,716
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	39,018	34,212	20,782	12,339
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,040	33,966	18,791
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,608	30,862
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,182

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	164,328	107,791	18,474	11,945	5,949	3,168	1,609	825	383	
2. 2008.....	95,106	38,555	13,183	6,496	3,341	2,088	1,114	605	767	390
3. 2009.....	XXX	69,386	32,642	13,197	5,076	2,976	1,809	998	849	782
4. 2010.....	XXX	XXX	67,295	33,115	10,263	4,477	2,545	1,601	1,384	859
5. 2011.....	XXX	XXX	XXX	69,912	26,130	9,079	3,848	2,263	2,230	1,406
6. 2012.....	XXX	XXX	XXX	XXX	56,254	22,868	7,894	3,422	3,152	2,265
7. 2013.....	XXX	XXX	XXX	XXX	XXX	48,474	21,706	6,996	4,767	3,202
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	51,460	19,106	9,723	4,842
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,967	26,715	9,850
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,384	26,843
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,117

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	16,266	9,254	5,234	5,565	3,129	1,900	1,664	1,076	398	
2. 2008.....	10,535	5,216	4,010	2,815	1,763	814	800	570	398	390
3. 2009.....	XXX	8,618	5,012	6,420	2,513	1,555	1,076	805	428	394
4. 2010.....	XXX	XXX	9,710	7,022	5,630	2,159	1,995	1,050	588	415
5. 2011.....	XXX	XXX	XXX	13,123	6,224	4,898	2,799	1,974	777	576
6. 2012.....	XXX	XXX	XXX	XXX	11,679	5,564	6,348	2,769	1,459	761
7. 2013.....	XXX	XXX	XXX	XXX	XXX	10,491	7,512	6,279	2,047	1,429
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	14,610	7,496	4,639	2,005
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,714	5,431	4,532
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,523	5,307
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,518

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

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,517	30	1
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,202	20
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,587	1,422	712
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,091	852
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,784

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330		
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274	
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4T - Warranty

N O N E

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SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	8,079	3,649	4,689	4,699	5,567	3,929	5,618	4,762	5,003	5,699
2. 2008.....	31,705	37,690	38,093	38,188	38,328	38,342	38,350	38,352	38,354	38,355
3. 2009.....	XXX	33,667	39,804	40,218	40,429	40,450	40,458	40,462	40,464	40,465
4. 2010.....	XXX	XXX	29,169	41,104	42,074	42,174	42,210	42,223	42,230	42,231
5. 2011.....	XXX	XXX	XXX	45,128	61,300	62,039	62,170	62,214	62,246	62,257
6. 2012.....	XXX	XXX	XXX	XXX	32,559	44,027	44,592	44,738	44,786	44,802
7. 2013.....	XXX	XXX	XXX	XXX	XXX	26,431	36,405	37,102	37,227	37,261
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	25,015	36,956	37,787	37,916
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,453	26,610	27,116
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,617	20,421
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,329

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	435	184	93	47	29	18	8	2	1	2
2. 2008.....	4,843	398	142	56	18	7	3	1	2	1
3. 2009.....	XXX	4,869	501	124	44	20	12	8	6	3
4. 2010.....	XXX	XXX	11,143	893	118	46	18	10	5	3
5. 2011.....	XXX	XXX	XXX	15,383	806	174	70	37	16	9
6. 2012.....	XXX	XXX	XXX	XXX	10,549	649	186	61	26	13
7. 2013.....	XXX	XXX	XXX	XXX	XXX	9,513	814	169	64	34
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	11,464	926	169	50
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,518	588	149
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,770	622
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,966

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,177	161	45	12	8,089	5,621	7,502	5,959	6,290	7,176
2. 2008.....	43,576	46,418	46,632	46,658	46,859	46,863	46,868	46,870	46,874	46,874
3. 2009.....	XXX	43,708	46,664	46,766	47,038	47,044	47,047	47,047	47,047	47,047
4. 2010.....	XXX	XXX	46,176	49,457	49,882	49,925	49,938	49,944	49,946	49,946
5. 2011.....	XXX	XXX	XXX	67,540	70,871	71,064	71,112	71,129	71,143	71,149
6. 2012.....	XXX	XXX	XXX	XXX	49,163	52,045	52,200	52,244	52,264	52,269
7. 2013.....	XXX	XXX	XXX	XXX	XXX	42,136	44,491	44,641	44,680	44,693
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	41,891	44,407	44,572	44,601
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,676	32,925	33,042
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,857	25,025
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,300

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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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	14,461	9,129	8,496	8,726	8,926	9,087	9,337	9,010	9,125	9,661
2. 2008.....	15,267	21,017	21,900	22,229	22,353	22,428	22,453	22,465	22,471	22,474
3. 2009.....	XXX	16,780	22,980	24,065	24,486	24,679	24,750	24,776	24,791	24,795
4. 2010.....	XXX	XXX	18,943	26,182	27,413	27,817	27,995	28,074	28,100	28,115
5. 2011.....	XXX	XXX	XXX	20,523	27,931	29,180	29,651	29,863	29,933	29,975
6. 2012.....	XXX	XXX	XXX	XXX	20,765	28,068	29,254	29,723	29,926	29,998
7. 2013.....	XXX	XXX	XXX	XXX	XXX	21,058	28,423	29,628	30,113	30,310
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	21,154	28,574	29,713	30,226
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,384	28,928	30,262
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,793	28,694
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,696

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,353	920	461	212	99	38	16	8	4	3
2. 2008.....	6,687	1,489	583	263	126	52	25	12	6	3
3. 2009.....	XXX	7,412	1,828	703	312	137	61	32	15	10
4. 2010.....	XXX	XXX	8,512	1,990	723	328	145	64	39	20
5. 2011.....	XXX	XXX	XXX	8,472	2,125	826	375	164	98	55
6. 2012.....	XXX	XXX	XXX	XXX	8,500	2,059	828	357	158	89
7. 2013.....	XXX	XXX	XXX	XXX	XXX	8,722	2,105	887	415	219
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	8,776	2,072	914	424
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,891	2,295	962
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,649	2,489
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,548

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,144	270	61	23	11,192	11,365	11,557	11,033	11,310	11,926
2. 2008.....	24,399	26,343	26,507	26,572	26,588	26,597	26,599	26,599	26,599	26,599
3. 2009.....	XXX	26,965	28,984	29,187	29,273	29,299	29,302	29,303	29,304	29,304
4. 2010.....	XXX	XXX	30,616	32,972	33,250	33,311	33,319	33,325	33,328	33,328
5. 2011.....	XXX	XXX	XXX	32,412	35,066	35,321	35,393	35,417	35,424	35,430
6. 2012.....	XXX	XXX	XXX	XXX	32,866	35,175	35,396	35,452	35,466	35,474
7. 2013.....	XXX	XXX	XXX	XXX	XXX	33,609	35,835	36,107	36,163	36,181
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	33,742	35,892	36,139	36,206
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,302	36,706	36,995
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,931	34,850
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,983

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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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,273	1,007	1,082	1,479	1,759	1,937	2,269	2,301	2,609	2,852
2. 2008.....	3,927	5,370	5,569	5,685	5,748	5,784	5,793	5,801	5,802	5,803
3. 2009.....	XXX	3,847	5,373	5,641	5,777	5,843	5,867	5,879	5,889	5,892
4. 2010.....	XXX	XXX	4,300	5,954	6,311	6,454	6,528	6,560	6,574	6,574
5. 2011.....	XXX	XXX	XXX	4,828	6,569	6,896	7,037	7,132	7,162	7,186
6. 2012.....	XXX	XXX	XXX	XXX	4,804	6,505	6,848	7,012	7,096	7,133
7. 2013.....	XXX	XXX	XXX	XXX	XXX	5,313	7,220	7,602	7,779	7,883
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	5,649	7,678	8,091	8,266
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,937	7,996	8,459
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,738	8,135
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,296

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	915	389	180	102	47	14	10	7	5	3
2. 2008.....	1,788	468	235	113	47	19	11	2	2	1
3. 2009.....	XXX	2,015	549	252	121	52	31	16	8	4
4. 2010.....	XXX	XXX	2,320	649	258	124	58	25	10	9
5. 2011.....	XXX	XXX	XXX	2,364	585	300	156	70	39	15
6. 2012.....	XXX	XXX	XXX	XXX	1,952	624	292	157	74	42
7. 2013.....	XXX	XXX	XXX	XXX	XXX	2,245	712	357	199	103
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	2,418	782	361	195
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,506	876	501
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,620	945
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,030

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	577	76	19	16	2,136	2,399	2,811	2,901	3,272	3,583
2. 2008.....	6,261	6,728	6,773	6,776	6,778	6,787	6,789	6,790	6,791	6,791
3. 2009.....	XXX	6,446	6,883	6,920	6,932	6,939	6,942	6,943	6,944	6,944
4. 2010.....	XXX	XXX	7,283	7,666	7,732	7,763	7,777	7,780	7,780	7,780
5. 2011.....	XXX	XXX	XXX	7,952	8,346	8,461	8,491	8,510	8,515	8,517
6. 2012.....	XXX	XXX	XXX	XXX	7,566	8,331	8,431	8,474	8,484	8,487
7. 2013.....	XXX	XXX	XXX	XXX	XXX	8,523	9,298	9,416	9,461	9,474
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	9,149	10,000	10,113	10,135
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,733	10,629	10,804
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,291	10,482
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,358

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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	4,486	2,134	2,365	3,055	3,591	4,086	4,516	4,827	5,451	6,037
2. 2008.....	1,948	4,715	5,233	5,427	5,547	5,594	5,635	5,672	5,685	5,688
3. 2009.....	XXX	1,677	4,182	4,668	4,845	4,920	4,963	4,986	5,007	5,018
4. 2010.....	XXX	XXX	2,068	4,498	4,959	5,167	5,269	5,324	5,351	5,372
5. 2011.....	XXX	XXX	XXX	2,304	4,438	4,921	5,156	5,257	5,323	5,350
6. 2012.....	XXX	XXX	XXX	XXX	2,219	4,277	4,728	4,932	4,996	5,030
7. 2013.....	XXX	XXX	XXX	XXX	XXX	2,301	4,175	4,612	4,773	4,858
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	2,228	4,040	4,483	4,635
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,192	3,939	4,278
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,885	3,469
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,603

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,012	1,081	714	541	407	315	264	236	203	187
2. 2008.....	3,570	1,009	501	316	198	152	115	78	66	64
3. 2009.....	XXX	3,179	850	373	206	134	91	67	47	36
4. 2010.....	XXX	XXX	3,018	877	449	256	156	103	77	60
5. 2011.....	XXX	XXX	XXX	2,688	935	509	282	186	118	90
6. 2012.....	XXX	XXX	XXX	XXX	2,480	782	389	194	132	98
7. 2013.....	XXX	XXX	XXX	XXX	XXX	2,311	759	354	195	117
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	2,286	748	325	179
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,132	613	296
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,956	597
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,812

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	713	79	29	7	3,895	4,451	5,081	5,489	6,141	6,792
2. 2008.....	5,963	6,523	6,580	6,601	6,608	6,611	6,613	6,613	6,614	6,615
3. 2009.....	XXX	5,218	5,733	5,763	5,777	5,780	5,781	5,779	5,779	5,779
4. 2010.....	XXX	XXX	5,519	6,118	6,171	6,195	6,200	6,202	6,204	6,208
5. 2011.....	XXX	XXX	XXX	5,600	6,153	6,211	6,222	6,229	6,231	6,229
6. 2012.....	XXX	XXX	XXX	XXX	5,198	5,746	5,809	5,816	5,821	5,823
7. 2013.....	XXX	XXX	XXX	XXX	XXX	5,104	5,592	5,633	5,637	5,644
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	5,056	5,491	5,519	5,529
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,874	5,251	5,286
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,307	4,667
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840

ANNUAL STATEMENT FOR THE YEAR 2017 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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	10,150	8,236	8,575	8,943	8,709	8,457	8,370	7,782	7,592	7,559
2. 2008.....	7,157	9,778	10,235	10,459	10,631	10,726	10,774	10,795	10,810	10,832
3. 2009.....	XXX	6,807	9,333	9,723	9,976	10,104	10,186	10,241	10,280	10,301
4. 2010.....	XXX	XXX	7,080	10,555	11,175	11,456	11,589	11,663	11,694	11,708
5. 2011.....	XXX	XXX	XXX	8,748	12,780	13,361	13,630	13,772	13,853	13,890
6. 2012.....	XXX	XXX	XXX	XXX	6,690	9,900	10,390	10,614	10,750	10,819
7. 2013.....	XXX	XXX	XXX	XXX	XXX	6,193	9,176	9,735	10,009	10,162
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	6,638	9,809	10,419	10,669
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,218	8,183	8,710
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,123	8,108
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,680

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,519	1,498	924	675	544	329	314	223	159	120
2. 2008.....	3,333	977	517	316	183	88	58	241	285	253
3. 2009.....	XXX	3,276	882	531	317	181	113	70	41	21
4. 2010.....	XXX	XXX	4,449	1,209	536	251	133	72	48	36
5. 2011.....	XXX	XXX	XXX	4,819	1,049	512	275	144	76	42
6. 2012.....	XXX	XXX	XXX	XXX	3,885	926	466	263	151	96
7. 2013.....	XXX	XXX	XXX	XXX	XXX	3,754	1,073	519	279	150
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	3,954	1,030	514	315
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,699	1,019	568
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,763	1,112
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,214	750	421	265	13,733	13,224	13,409	12,312	11,576	11,014
2. 2008.....	12,318	13,914	14,164	14,259	14,352	14,380	14,409	14,622	14,687	14,701
3. 2009.....	XXX	11,929	13,355	13,619	13,754	13,802	13,843	13,867	13,881	13,893
4. 2010.....	XXX	XXX	13,515	15,226	15,515	15,623	15,675	15,701	15,719	15,730
5. 2011.....	XXX	XXX	XXX	15,835	17,500	17,780	17,877	17,927	17,967	17,980
6. 2012.....	XXX	XXX	XXX	XXX	12,478	13,949	14,191	14,299	14,357	14,388
7. 2013.....	XXX	XXX	XXX	XXX	XXX	12,039	13,469	13,764	13,879	13,935
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	12,689	14,123	14,426	14,528
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,873	12,443	12,747
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,959	12,426
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,482

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 2017 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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	740	591	610	643	598	670	567	591	689	763
2. 2008.....	313	464	507	518	532	542	549	553	556	561
3. 2009.....	XXX	338	478	516	549	573	585	589	592	595
4. 2010.....	XXX	XXX	332	497	535	559	576	585	592	597
5. 2011.....	XXX	XXX	XXX	407	533	584	609	616	623	626
6. 2012.....	XXX	XXX	XXX	XXX	369	514	559	589	623	630
7. 2013.....	XXX	XXX	XXX	XXX	XXX	354	511	566	608	628
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	363	523	587	634
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313	489	543
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287	453
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284

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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	256	201	147	196	165	71	47	67	64	55
2. 2008.....	190	99	42	39	20	8	11	9	8	4
3. 2009.....	XXX	230	116	80	54	30	16	11	8	6
4. 2010.....	XXX	XXX	219	118	63	39	24	17	11	6
5. 2011.....	XXX	XXX	XXX	201	100	62	36	27	21	22
6. 2012.....	XXX	XXX	XXX	XXX	214	119	78	58	31	41
7. 2013.....	XXX	XXX	XXX	XXX	XXX	226	132	83	51	35
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	251	202	172	138
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	205	175
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	216
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284

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	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	226	116	66	133	921	895	885	938	1,065	1,184
2. 2008.....	589	730	756	772	786	787	794	799	802	804
3. 2009.....	XXX	653	778	815	836	848	850	853	855	856
4. 2010.....	XXX	XXX	647	814	845	856	874	882	885	886
5. 2011.....	XXX	XXX	XXX	723	843	890	913	920	925	934
6. 2012.....	XXX	XXX	XXX	XXX	668	832	885	909	924	946
7. 2013.....	XXX	XXX	XXX	XXX	XXX	679	829	876	904	920
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	724	950	1,028	1,065
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	788	961	1,015
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759	964
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687

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 2017 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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	43,257	(182)									
2. 2008.....	51,952	95,927	95,623	95,621	95,621	95,621	95,621	95,621	95,621	95,621	
3. 2009.....	XXX	54,893	101,607	101,396	101,383	101,383	101,383	101,381	101,381	101,381	
4. 2010.....	XXX	XXX	58,919	110,091	109,977	109,977	109,976	109,976	109,974	109,974	
5. 2011.....	XXX	XXX	XXX	63,412	118,860	118,845	118,833	118,831	118,831	118,831	
6. 2012.....	XXX	XXX	XXX	XXX	69,070	131,436	131,419	131,409	131,406	131,396	(10)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	74,494	141,635	141,629	141,621	141,621	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	81,465	157,021	157,064	157,058	(6)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,027	175,795	175,824	29
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,333	198,202	93,869
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,745	122,745
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,627
13. Earned Premiums (Sch P-Pt. 1)	95,208	98,686	105,329	114,372	124,391	136,845	148,576	167,563	188,131	216,627	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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	3,137	(12)									
2. 2008.....	3,767	6,642	6,624	6,624	6,624	6,624	6,624	6,624	6,624	6,624	
3. 2009.....	XXX	3,589	6,333	6,321	6,321	6,321	6,321	6,321	6,321	6,321	
4. 2010.....	XXX	XXX	3,461	6,274	6,267	6,267	6,267	6,267	6,267	6,267	
5. 2011.....	XXX	XXX	XXX	3,485	6,538	6,537	6,536	6,536	6,536	6,536	
6. 2012.....	XXX	XXX	XXX	XXX	3,803	6,920	6,919	6,919	6,919	6,919	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	3,724	6,745	6,745	6,745	6,745	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	3,665	6,685	6,688	6,688	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,679	6,611	6,615	4
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,648	7,403	3,755
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,906	4,906
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,665
13. Earned Premiums (Sch P-Pt. 1)	6,903	6,453	6,186	6,286	6,849	6,840	6,684	6,699	6,583	8,665	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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	50,189	(920)	(5)								
2. 2008.....	70,331	117,264	115,322	115,322	115,322	115,322	115,322	115,322	115,322	115,322	
3. 2009.....	XXX	67,301	112,895	111,870	111,861	111,861	111,861	111,861	111,861	111,861	
4. 2010.....	XXX	XXX	68,584	120,726	119,818	119,808	119,702	119,703	119,703	119,703	
5. 2011.....	XXX	XXX	XXX	69,438	124,899	124,868	124,602	124,605	124,605	124,605	
6. 2012.....	XXX	XXX	XXX	XXX	67,811	129,649	129,650	129,669	129,665	129,665	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	72,715	140,335	140,807	140,727	140,725	(2)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	75,427	147,476	148,186	148,154	(32)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,881	146,465	146,857	392
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,838	135,651	62,813
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,149	68,149
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,320
13. Earned Premiums (Sch P-Pt. 1)	120,521	113,314	112,232	120,555	122,355	134,512	142,676	149,425	143,048	131,320	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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	4,267	(70)									
2. 2008.....	5,981	9,555	9,423	9,423	9,423	9,423	9,423	9,423	9,423	9,423	
3. 2009.....	XXX	5,125	8,227	8,162	8,162	8,162	8,162	8,162	8,162	8,162	
4. 2010.....	XXX	XXX	4,666	7,996	7,936	7,935	7,929	7,929	7,929	7,929	
5. 2011.....	XXX	XXX	XXX	4,434	8,104	8,102	8,087	8,087	8,087	8,087	
6. 2012.....	XXX	XXX	XXX	XXX	4,485	8,288	8,310	8,310	8,310	8,310	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	4,471	8,351	8,406	8,403	8,403	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	4,300	8,066	8,140	8,139	(1)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,983	7,282	7,344	62
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,407	6,729	3,322
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,557	3,557
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,940
13. Earned Premiums (Sch P-Pt. 1)	10,248	8,629	7,636	7,698	8,095	8,271	8,181	7,804	6,777	6,940	XXX

ANNUAL STATEMENT FOR THE YEAR 2017 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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	119,924	(843)	(13)	(1)							
2. 2008.....	137,787	253,283	251,457	251,446	251,444	251,444	251,444	251,444	251,444	251,444	
3. 2009.....	XXX	137,119	255,180	253,852	253,823	253,821	253,821	253,817	253,817	253,817	
4. 2010.....	XXX	XXX	145,134	275,445	274,984	274,977	274,974	274,969	274,969	274,969	
5. 2011.....	XXX	XXX	XXX	154,303	298,691	298,979	298,947	298,940	298,940	298,940	
6. 2012.....	XXX	XXX	XXX	XXX	167,553	333,334	333,851	333,822	333,825	333,825	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	186,054	368,013	368,836	368,820	368,808	(12)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	201,200	397,048	397,969	397,936	(33)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,590	406,274	407,079	805
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,076	412,971	197,895
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,849	221,849
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	420,504
13. Earned Premiums (Sch P-Pt. 1)	257,710	251,772	261,355	283,274	311,449	352,114	383,641	404,216	414,668	420,504	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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	12,036	(82)	(1)								
2. 2008.....	13,794	25,013	24,837	24,836	24,833	24,833	24,833	24,833	24,833	24,833	
3. 2009.....	XXX	13,306	24,682	24,551	24,548	24,548	24,548	24,548	24,548	24,548	
4. 2010.....	XXX	XXX	13,953	26,774	26,723	26,722	26,722	26,721	26,721	26,721	
5. 2011.....	XXX	XXX	XXX	15,135	30,996	31,029	31,025	31,024	31,024	31,024	
6. 2012.....	XXX	XXX	XXX	XXX	18,410	37,501	37,598	37,595	37,595	37,595	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	21,426	44,111	44,290	44,290	44,288	(2)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	25,043	49,939	50,145	50,141	(4)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,301	50,436	50,656	220
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,018	53,039	27,021
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,159	30,159
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,394
13. Earned Premiums (Sch P-Pt. 1)	25,832	24,444	25,152	27,824	34,214	40,549	47,821	51,371	50,359	57,394	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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	13,522	(354)		(1)							
2. 2008.....	18,023	31,821	31,431	31,428	31,428	31,428	31,428	31,428	31,428	31,428	
3. 2009.....	XXX	19,558	35,481	35,273	35,273	35,273	35,273	35,273	35,273	35,273	
4. 2010.....	XXX	XXX	22,106	41,784	41,608	41,609	41,609	41,609	41,609	41,609	
5. 2011.....	XXX	XXX	XXX	25,390	48,494	48,552	48,534	48,534	48,534	48,534	
6. 2012.....	XXX	XXX	XXX	XXX	27,966	54,747	54,810	54,808	54,808	54,808	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	31,721	62,454	62,733	62,728	62,728	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	35,063	68,966	69,323	69,321	(2)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,411	75,201	75,545	344
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,581	78,197	37,616
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,411	44,411
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,369
13. Earned Premiums (Sch P-Pt. 1)	31,546	33,002	37,638	44,857	50,894	58,561	65,841	72,591	77,723	82,369	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	2	3	4	5	6	7	8	9	10	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	5,337	(174)									
2. 2008.....	7,114	13,885	13,667	13,665	13,665	13,665	13,665	13,665	13,665	13,665	
3. 2009.....	XXX	9,598	18,493	18,372	18,372	18,372	18,372	18,372	18,372	18,372	
4. 2010.....	XXX	XXX	12,349	23,811	23,705	23,705	23,705	23,705	23,705	23,705	
5. 2011.....	XXX	XXX	XXX	14,789	28,511	28,545	28,534	28,534	28,534	28,534	
6. 2012.....	XXX	XXX	XXX	XXX	16,609	32,396	32,435	32,434	32,434	32,434	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	18,698	36,930	37,095	37,092	37,092	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	20,799	40,732	40,944	40,943	(1)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,582	44,447	44,664	217
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,118	47,783	23,665
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,939	27,939
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,820
13. Earned Premiums (Sch P-Pt. 1)	12,451	16,195	21,025	26,128	30,225	34,519	39,059	42,679	46,192	51,820	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

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 2008		
1.603 2009		
1.604 2010		
1.605 2011		
1.606 2012		
1.607 2013		
1.608 2014		
1.609 2015		
1.610 2016		
1.611 2017		
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 Fidelity1,218

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, 2017, 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 Certified Terrorism. Inland Flood was added to this list with an updated reinsurance agreement with Auto-Owners Insurance Company effective November 1, 2017.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0280	Auto-Owners Insurance Group	.18988	38-0315280				Auto-Owners Insurance Company	.MI	.RE					.N	
.0280	Auto-Owners Insurance Group	.61190	38-1814333				Auto-Owners Life Insurance Company	.MI	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.26638	38-2448613				Home-Owners Insurance Company	.MI	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.32700	34-1172650				Owners Insurance Company	.OH	.DS	Auto-Owners Insurance Company	Ownership	99.988	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.32905	35-1370824				Property-Owners Insurance Company	.IN	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.10190	59-3265407				Southern-Owners Insurance Company	.MI	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group		84-0882220				Lake Country Corporation	.MI	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.Y	
.0280	Auto-Owners Insurance Group		47-1806878				Lake Country Finance, LLC	.MI	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group		38-3414160				X By 2, LLC	.MI	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group						X By 2 Canada Inc	.CAN	.DS	X By 2, LLC	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group		56-0952875				Strickland Insurance Group	.NC	.DS	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.Y	
.0280	Auto-Owners Insurance Group	.42846	56-1382814				Atlantic Casualty Insurance Company	.NC	.DS	Strickland Insurance Group	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.12508	20-3474416				Auto-Owners Specialty Insurance Company	.DE	.DS	Strickland Insurance Group	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.20672	02-0131910				Concord General Mutual Insurance Company	.NH	.IA	Auto-Owners Insurance Company	Board of Directors		Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.20680	03-0127400				Green Mountain Insurance Company, Inc	.VT	.IA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.16020	01-0165140				State Mutual Insurance Company	.ME	.IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.28479	02-0233364				Sunapee Mutual Fire Insurance Company	.NH	.IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.13110	03-6010097				Vermont Accident Insurance Company, Inc	.VT	.IA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.15315	02-0436450				Bow Mutual Fire Insurance Company	.NH	.IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group		26-1187549				Peoples Business Services of NH, Inc	.NH	.NIA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	.N	
.0280	Auto-Owners Insurance Group	.15317	02-0241854				Weare Mutual Fire Insurance Company	.NH	.IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	.N	

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

		Responses
MARCH FILING		
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....	YES
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management's Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING		
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will 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		
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?	YES
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
AUGUST FILING		
35.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations:	
12.	
13.	
14.	
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33.	

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]
25.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 3 2 7 0 0 2 0 1 7 2 2 5 0 0 0 0 0 0
27.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 3 2 7 0 0 2 0 1 7 2 2 6 0 0 0 0 0 0
28.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 3 2 7 0 0 2 0 1 7 5 5 5 0 0 0 0 0 0
29.	Credit Insurance Experience Exhibit [Document Identifier 230]	 3 2 7 0 0 2 0 1 7 2 3 0 0 0 0 0 0 0
30.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 3 2 7 0 0 2 0 1 7 3 0 6 0 0 0 0 0 0
31.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 3 2 7 0 0 2 0 1 7 2 1 0 0 0 0 0 0 0
32.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 3 2 7 0 0 2 0 1 7 2 1 6 0 0 0 0 0 0
33.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 3 2 7 0 0 2 0 1 7 2 1 7 0 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504.				
2597. Summary of remaining write-ins for Line 25 from overflow page				

NONE



SUPPLEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

Bail Bond Supplement
FOR THE YEAR ENDED DECEMBER 31, 2017
(To Be Filed by March 1)

NAIC Group Code0280

NAIC Company Code32700

Company NameOWNERS INSURANCE COMPANY

If the reporting entity writes any bail bond business, please provide the following:

1.

Is the bail bond premium reported on a gross basis?
2.

If the answer to #1 was no, was a permitted practice granted to the reporting entity?
3.

If the answer to #2 was no, please explain
4.

What bond life is used to calculate unearned premium in days?
5.

Are any amounts charged to the consumer excluded from Gross Premiums?
6.

If the answer to #5 was Yes, please explain
7.

Do the agents have ongoing performance obligations on the bond after execution?
8.

If the answer to #7 is Yes, please describe the nature of the agents' continuing obligations

		Current Year	% of GPW		Prior Year	% of GPW	
9.	Face amount of bail bonds written .....	\$	.....		\$	.....
10.	Direct premiums written (gross) .....	\$	.....		\$	.....
11.	Commissions and brokerage expenses .....	\$	.....0.000 %		\$	.....0.000 %	
12.	Premium written net of agent commissions and brokerage expenses .....	\$	.....0.000 %		\$	.....0.000 %	
	(Line 10 minus Line 11 should equal line 12.)						
			% of GPE	% of NPE		% of GPE	% of NPE
13.	Direct premiums earned (gross) .....	\$	.....		\$	.....
14.	Premium earned net of agent commissions and brokerage expenses .....	\$	.....		\$	.....
15.	Direct unearned premium reserves .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
16.	Direct losses paid (deducting salvage) .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
17.	Direct losses incurred .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
18.	Direct losses unpaid .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
19.	Direct defense and cost containment expense paid .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
20.	Direct defense and cost containment expense incurred .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
21.	Direct defense and cost containment expense unpaid .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
22.	Taxes, licenses and fees .....	\$	.....0.000 %	.....0.000 %	\$	.....0.000 %	.....0.000 %
Build-up Fund Information:							
23.	Build-up fund account balances as of beginning of period .....	\$	.....		\$	.....
24.	Gross deposits to BUF accounts (including interest earned) .....	\$	.....		\$	.....
25.	Gross withdrawals from build-up fund accounts .....	\$	.....		\$	.....
26.	Build-up fund account balances as of end of period .....	\$	.....		\$	.....
	(Line 23 plus Line 24 minus Line 25)						



SUPPLEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2017
(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 [X] No []

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

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

2.31 Amount quantified: \$ 1,706,741

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
\$ 73,542	\$ 46,342	\$ 423,153	\$ 423,153	%	100.0 %

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