



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

OFFICERS

Chairman & CEO _____ Jeffrey Scott Tagsold # _____ Senior Vice President and
Treasurer _____ Ian Robert Ward # _____
First Vice President,
Secretary & General
Counsel _____ William Finch Woodbury # _____

OTHER

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

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

Daniel Jerome Thelen
President

Welland Woodbury

William Finch Woodbury
First Vice President, Secretary & General Counsel

Shlomo

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?

b. If no,

1. State the amendment number.....
2. Date filed
3. Number of pages attached

Yes [X] No []

Susan M. Doe

Susan M. Deagan
Nursing

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

Susan M Boagam SUSAN

February, 2018

Susan M. B.

Susan M.
Notary

Notary
5/28/2022

5/28/2022



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

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

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



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ANNUAL STATEMENT FOR THE YEAR 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												4,103	493
12. Earthquake		22,808	29,221		14,323								
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		1,356,055	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



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

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
13. Group accident and health (b)												4,463
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	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												
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
22. Aircraft (all perils)												72,418
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
27. Boiler and machinery												136
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
13. Group accident and health (b)													779
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		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)		19,462,726	15,897,857		9,865,454	4,671	3,690	(354)	898	857			
19.2 Other private passenger auto liability						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		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		20,264	22,890		8,666			(35)	.73		(3)	3	3,388
2.1 Allied lines		43,738	47,660		21,220	4,108		3,350	1,054		(63)	70	7,324
2.2 Multiple peril crop													614
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)		405,199	418,068		164,154	33,254		35,567	51,367	17,408	19,277	10,902	64,376
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
6. Mortgage guaranty													31,598
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
10. Financial guaranty													8,782
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)		312,329	267,839		120,280	98,981		80,651	1,553,348	3,352	6,492	140,814	10,405
16. Workers' compensation		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
17.1 Other Liability - occurrence													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
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
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
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
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
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
22. Aircraft (all perils)													187,121
23. Fidelity		10,269	10,340		5,549	(2,620)		10,224	2,300	225	140	216	1,706
24. Surety													203
26. Burglary and theft		1,423	1,769		.399			(3)	3				298
27. Boiler and machinery													5
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business		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
35. TOTALS (a)													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



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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		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		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		35,947	40,082		18,690							6,725	1,748
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)		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
16. Workers' compensation		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
17.1 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)		97,613,267	84,171,840		43,735,366	24,976	57,653	32,433	519	20,380	20,799		
19.2 Other private passenger auto liability						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)						9,388,489	15,633,869	15,106,399	21,058,904	1,496,530	1,121,472	4,780,130	3,189,172
19.4 Other commercial auto liability		19,364,955	17,806,018		28,340,696	34,406,998	34,577,128	1,090,984	336,501	432,040	355,379	10,475,716	940,884
21.1 Private passenger auto physical damage		64,266,600	55,813,973		4,042,699	4,814,296	5,665,504	956,192	88,460	177,609	127,441	1,383,679	3,117,757
21.2 Commercial auto physical damage		8,419,053	7,744,146										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



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

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		8,557	8,561		6,716							8,223	.75
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation													400
17.1 Other Liability - occurrence		1,908,559	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)													
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		
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	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													102,315	9,023
12. Earthquake	561,834	528,464			268,286									
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits plan premium (b)														
16. Workers' compensation	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)														
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)														
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



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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
2.2 Multiple peril crop												5
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
13. Group accident and health (b)												2
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
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



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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
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		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		29,103	28,518		.15,468							.5,186	.481
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)		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
16. Workers' compensation		3,165,056	2,932,225		.1,529,541	.28,877	.108,253	.967,773	.50	.47,745	.579,809	.541,128	.52,281
17.1 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)		15,358,217	14,248,385		.6,159,414	.6,555	.25,594	.18,159	.74	.11,352	.11,278		
19.2 Other private passenger auto liability .....						.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) .....						.2,105,854	.1,531,820	.2,275,950	.3,807,962	.58,320	.185,995	.851,880	.747,178
19.4 Other commercial auto liability		4,460,736	4,105,665		.7,936,429	.12,402,461	.12,390,631	.117,788	.82,110	.96,231	.79,939	.3,245,022	.73,799
21.1 Private passenger auto physical damage		19,865,112	18,238,469		.2,349,538	.2,878,970	.2,952,949	.63,097	.6,204	.13,436	.23,459	.835,068	.327,069
21.2 Commercial auto physical damage		5,010,492	4,663,342										.82,609
22. Aircraft (all perils)		20,549	19,712		.10,181		.3,843	.12,317	.3,971	.3,362	.1,157	.3,842	.318
23. Fidelity													
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



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

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
13. Group accident and health (b)												229
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation .....	.1,674,853	.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
24. Surety												
26. Burglary and theft	2,269	2,215			1,559		(2)	.5			.1	443
27. Boiler and machinery .....												.41
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-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)		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
16. Workers' compensation													
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
24. Surety													
26. Burglary and theft		3,413	3,266			1,468		(1)	.8		.1	.1	.625
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												390
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												780
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



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

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
13. Group accident and health (b) .....												.39
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	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
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
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
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
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
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
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
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
22. Aircraft (all perils)												
23. Fidelity		117,642		.115,387		.48,303	.75,662	(.33,181)	(.18,415)	.4,661	(.5,308)	.2,444
24. Surety												
26. Burglary and theft		39,703		.37,687			.17,621		.6,020	.3,089		.332
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
DETAILS OF WRITE-INS												4,225,311
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-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												1,100
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 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	
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		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)									(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												58,297	6,487
12. Earthquake		338,341	272,258		191,997								
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		5,238,715	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)		11,723,102	9,640,046			7,789	10,051	3,348	253	2,044	2,432		
19.2 Other private passenger auto liability						5,473,925	6,584,742	7,506,408	6,394,256	451,506	797,082	1,228,098	1,919,620
19.3 Commercial auto no-fault (personal injury protection)								2,000	4,000	197	527		224,763
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									4			320	.34
26. Burglary and theft		1,773	1,669		.660			(1)					
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		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		18,965	22,528		10,223		239	.66		.4(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													4,047	290
12. Earthquake		19,805	10,564		10,353									
13. Group accident and health (b)														
14. Credit accident and health (group and individual)														
15.1 Collectively renewable accident and health (b)														
15.2 Non-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits plan premium (b)														
16. Workers' compensation		2,227,127	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)														
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												2,165
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												4,330
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 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												750
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												1,500
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	312,719	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												54,116	7,502
12. Earthquake	276,934	269,408			132,854								
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation	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)													
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)													
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



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

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	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire		27,652	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)	
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		914	45		886							175	16
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation													
17.1 Other Liability - occurrence		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



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

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								
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	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)												
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)												
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												750
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												1,500
35. TOTALS (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



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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	3 Direct Premiums Written	4 Direct Premiums Earned	5 Direct Unearned Premium Reserves	6 Direct Losses Paid (deducting salvage)	7 Direct Losses Incurred	8 Direct Losses Unpaid	9 Direct Defense and Cost Containment Expense Paid	10 Direct Defense and Cost Containment Expense Incurred	11 Direct Defense and Cost Containment Expense Unpaid	12 Commissions and Brokerage Expenses	Taxes, Licenses and Fees			
		1 Direct Premiums Written	2 Direct Premiums Earned															
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			
2.2 Multiple peril crop															1,179			
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															(5,531)	2		
12. Earthquake			86		77				40									
13. Group accident and health (b)																		
14. Credit accident and health (group and individual)																		
15.1 Collectively renewable accident and health (b)																		
15.2 Non-cancellable accident and health(b)																		
15.3 Guaranteed renewable accident and health(b)																		
15.4 Non-renewable for stated reasons only (b)																		
15.5 Other accident only																		
15.6 Medicare Title XVIII exempt from state taxes or fees																		
15.7 All other accident and health (b)																		
15.8 Federal employees health benefits plan premium (b)																		
16. Workers' compensation		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																		
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 theft878			(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		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	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	118,526	124,005		52,891							20,689	3,685
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	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)												
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)												
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		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire		24,560	25,589		.11,568			(54)	.84		.(4)	3	4,479	
2.1 Allied lines		72,968	72,095		.39,355	.17,919		(11,061)	1,519		(2,240)	112	12,912	
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-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits plan premium (b)		2,580,983	2,649,308		.961,738	.1,400,260	.317,866	.5,421,247	.72,440	.10,302	.495,882	271,908	.34,265	
16. Workers' compensation		1,271,091	1,212,997		.565,285	.9,372	.3,020	.302,026	.21,559	.8,990	133,955	218,405	.16,875	
17.1 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		3,485,280	3,167,593		.1,446,483	.71,731	.111,851	.37,632	.656	.26,547	.26,095			
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability		1,791,500	1,679,314			.2,484,621	.1,968,551	.1,934,395	.87,434	.75,049	.384,700	.576,886	.46,436	
21.1 Private passenger auto physical damage		4,729,907	4,260,520		.1,964,269	.771,859	.315,212	.3,602	(148)	.15	.15			
21.2 Commercial auto physical damage		2,771,845	2,606,595		.1,159,870	.3,308,741	.3,341,450	.319,162	.821,648	.75,667	.45,621	.183,506	.298,895	
22. Aircraft (all perils)														
23. Fidelity		13,751	12,191			.5,233	(640)	(107)	.3,122		(62)	293	2,543	
24. Surety														
26. Burglary and theft		2,252	.941			.1,508		.4	.5		.1	.1	.425	
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



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

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		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	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													10,106	9,959
12. Earthquake	342,877	331,717			176,340									
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-cancellable accident and health(b)														
15.3 Guaranteed renewable accident and health(b)														
15.4 Non-renewable for stated reasons only (b)														
15.5 Other accident only														
15.6 Medicare Title XVIII exempt from state taxes or fees														
15.7 All other accident and health (b)														
15.8 Federal employees health benefits plan premium (b)														
16. Workers' compensation	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)														
19.2 Other private passenger auto liability													361	
19.3 Commercial auto no-fault (personal injury protection)														
19.4 Other commercial auto liability	9,034,990	8,502,626			4,134,023	(14,971)	(10,416)	3,500	.394	461			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	4,515,200	7,012,552	499,357	207,296	1,570,777			
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



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

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	98,910	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							
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	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
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		85,551	.89,726		.33,550								17,062
12. Earthquake													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-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)		2,265,613	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
16. Workers' compensation		1,662,169	1,520,350		.805,194	.8,716	.33,084	.329,683	.4,897	(11,081)	.139,588	290,847	.45,465
17.1 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)		9,406,425	8,118,648		.4,703,436	.3,428,269	.4,688,116	(1,400)	.3,919,947	.157,446	.419,521	.687,973	1,557,853
19.2 Other private passenger auto liability													257,535
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
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	.143,107	.183,562	.147,870	.24,995
21.2 Commercial auto physical damage		737,894	.660,923		.357,190	.352,384	.396,329	.163,720	.66,982	.71,396	.30,761	.963,893	.163,904
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
27. Boiler and machinery													163
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													800
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)													
5.2 Commercial multiple peril (liability portion)													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation													
17.1 Other Liability - occurrence													
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage													
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft													
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business													1,600
TOTALS (a)													
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



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

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	
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		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 .....		.4,722	.4,682		.1,802							.907	.70
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b) .....		.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
16. Workers' compensation													
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)													
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)													
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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	4,050,356	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
13. Group accident and health (b)												66,682
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancellable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	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	9	10	11	12	13	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
0999998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000														
0999999. Total Other U.S. Unaffiliated Insurers														
1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools				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			

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

NONE

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 Company 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 Name of Reinsurer	2 Commission Rate	3 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 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 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						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11
				5 Current	Overdue							
ID Number	NAIC Com- pany Code	Name of Reinsurer	Domiciliary Jurisdiction		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	Total Due Cols. 5 + 10	Percentage Overdue Col. 10/Col. 11	Percentage More Than 120 Days Overdue Col. 9/Col. 11
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.)				7,797						7,797		
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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	3,662,010,514		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 [] 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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	(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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Case Basis							
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	47				19				1			67	2			
2. 2008	56				5				1			1	62			
3. 2009	12				10				2			6	24			
4. 2010	19	2			1				1				19			
5. 2011	256	7			26	1			8			6	282			
6. 2012	404	13			43	1			12			11	445			
7. 2013	1,325	151			158	15			39			20	1,356			
8. 2014	1,489	2			152				45			51	1,684			
9. 2015	6,899	2,135	13		712	211	3		206			122	5,487			
10. 2016	6,073	649	32		671	65	6		191			574	6,259			
11. 2017	10,579	2,209	(481)	3	1,162	222	(35)		306			795	9,097			
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	17	3			5	2			1			18	3
2. 2008	157		1		29				6			1	193
3. 2009	1,173		1		239				43			3	1,456
4. 2010	1,443		2		278				51			19	1,774
5. 2011	1,740		3		387				64			62	2,194
6. 2012	4,076		5		918				157			237	5,156
7. 2013	9,779		7		2,125				367			399	12,278
8. 2014	17,389		14		3,655		(1)		642			505	21,699
9. 2015	33,833	50	108		7,134	11	2		1,246			1,036	42,262
10. 2016	47,993	243	9,671		10,647	55	1,638		2,288			3,075	71,939
11. 2017	61,495		65,977		13,684		10,634		5,417			2,864	157,207
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	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
	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	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	3,733	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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
	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	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	1,905	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,589	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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		Case Basis							
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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
	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	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX									XXX	
2. 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 Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.													
2. 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 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)**
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	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 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	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	(58)				6				3		121	(49)	1			
2. 2016	(78)				1					21	86	(77)	1			
3. 2017	52		273		5		26		24		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	(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)

N O N E

Schedule P - Part 1M - International

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 1T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 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	205,702	206,105	213,971	218,792	218,264	(528)	4,293	
8. 2014	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	225,677	225,473	234,760	9,287	9,083	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,906	248,842	18,936	XXX	
11. 2017	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	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	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	207,623	201,670	(5,953)	XXX							
11. 2017	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	XX								
7. 2013	XXX	XXX	XXX	XX	XX							
8. 2014	XXX	XXX	XXX	XXX	XXX							
9. 2015	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	XXX	XXX	XXX
										12. Totals		

NONE

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	XX	XX							
8. 2014	XXX	XXX	XXX	XX	XX	XX						
9. 2015	XXX											
10. 2016	XXX				XXX							
11. 2017	XXX	XXX	XXX									
										12. Totals		

NONE

**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	XX	XX							
8. 2014	XXX	XXX	XXX	XX	XX	XX						
9. 2015	XXX											
10. 2016	XXX				XXX							
11. 2017	XXX	XXX	XXX									
										12. Totals		

NONE

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)

NONE

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	XX	XX							
8. 2014	XXX	XXX	XXX	XX	XX	XX						
9. 2015	XXX											
10. 2016	XXX				XXX							
11. 2017	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	19,755	19,551	(204)	XXX	
3. 2017	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	4,558	9,319	10,244	925	5,686						
2. 2016	XXX	218,178	220,826	220,826	2,648	XXX						
3. 2017	XXX	256,454	XXX	XXX	XXX							
										4. Totals	3,573	5,686

SCHEDULE P - PART 2K - FIDELITY/SURETY

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

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

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

SCHEDULE P - PART 2M - INTERNATIONAL

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

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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.....	88,245.....	159,932.....	193,744.....	30,262.....	5,771.....	
10. 2016.....	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.....	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.....	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.....	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.....	132,965.....	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.....	88,805.....	132,805.....	150,479.....	8,710.....	3,469.....						
10. 2016.....	XXX.....</td											

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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	.000	10,303	9,140	868,353	132,325						
2. 2016	XXX	210,841	223,225	118,914	19,427							
3. 2017	XXX	XXX	247,256	119,022	20,392							

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

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

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

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	XX							XXX	XXX
7. 2013	XXX	XXX	XXX	X	XX						XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XX						XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XX					XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XX				XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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	.38,023	.33,997	.21,339	.13,703	.7,716	
8. 2014	XXX	XXX	XXX	XXX	XXX	.39,018	.34,212	.20,782	.12,339	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	.39,040	.33,966	.18,791	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.39,608	.30,862	
11. 2017	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	.44,967	.26,715	.9,850						
10. 2016	XXX	.63,384	.26,843							
11. 2017	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	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	XX							
6. 2012	XXX	XXX	XX	XXX						
7. 2013	XXX	XXX	XX	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 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

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

NONE**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	XX							
6. 2012	XXX	XXX	XX	XXX						
7. 2013	XXX	XXX	XX	XX	XX					
8. 2014	XXX	XXX	XX	XX	XX	XX				
9. 2015	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE**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

NONE**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	XX							
6. 2012	XXX	XXX	XX	XXX						
7. 2013	XXX	XXX	XX	XX	XX					
8. 2014	XXX	XXX	XX	XX	XX	XX				
9. 2015	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2016	XXX									
11. 2017	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,517	30	1
2. 2016	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	8,587	1,422	712						
2. 2016	XXX		7,091	852						
3. 2017	XXX	XXX	7,784							

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

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

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

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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	24,496	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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

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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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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	101,381	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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	7,936	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior.....	119,924	(843)	(13)	(1)	251,444	251,444	251,444	251,444	251,444	251,444	
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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior.....	12,036	(82)	(1)	24,836	24,833	24,833	24,833	24,833	24,833	24,833	
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	26,721	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior.....	13,522	(354)	(1)	24,836	24,833	24,833	24,833	24,833	24,833	24,833	
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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior.....	5,337	(174)	(1)	13,665	13,665	13,665	13,665	13,665	13,665	13,665	
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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 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) 1,218

5.1 Fidelity .....	.....	1,218
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

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

NONE

ANNUAL STATEMENT FOR THE YEAR 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 Percent-age	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.....	Auto-Owners Insurance Company .....	.MI.....DS.....	Auto-Owners Insurance Company	Ownership.....	100.000	Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group	61190	38-1814333			Auto-Owners Life Insurance Company .....	.MI.....DS.....	Auto-Owners 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 .....	.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 .....	.OH.....DS.....	Auto-Owners Insurance Company	Ownership.....	99.998	Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group	32905	35-1370824			Property-Owners Insurance Company .....	.IN.....DS.....	Auto-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 .....	.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 .....	.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 .....	.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 .....	.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 .....	.CAN.....DS.....	X By 2, LLC	Ownership.....	100.000	Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group					Strickland Insurance Group .....	.NC.....DS.....	Auto-Owners Insurance Company .....	.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 .....	.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 .....	.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.....	Strickland Insurance Group .....	.NH.....IA.....	Strickland Insurance Group	Board of Directors.....		Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		20680	03-0127400		Concord General Mutual Insurance Company .....	.VT.....IA.....	Strickland Insurance Group .....	.VT.....IA.....	Strickland Insurance Group	Ownership.....	100.000	Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		16020	01-0165140		Green Mountain Insurance Company, Inc .....	.VT.....IA.....	Concord General Mutual Insurance Company .....	.VT.....IA.....	Concord General Mutual Insurance Company	Management.....		Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		28479	02-0233364		State Mutual Insurance Company .....	.ME.....IA.....	Concord General Mutual Insurance Company .....	.ME.....IA.....	Concord General Mutual Insurance Company	Management.....		Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		13110	03-6010097		Sunapee Mutual Fire Insurance Company .....	.NH.....IA.....	Concord General Mutual Insurance Company .....	.NH.....IA.....	Concord General Mutual Insurance Company	Management.....		Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		15315	02-0436450		Vermont Accident Insurance Company, Inc .....	.VT.....IA.....	Concord General Mutual Insurance Company .....	.VT.....IA.....	Concord General Mutual Insurance Company	Ownership.....	100.000	Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		26-1187549			Bow Mutual Fire Insurance Company .....	.NH.....IA.....	Concord General Mutual Insurance Company .....	.NH.....IA.....	Concord General Mutual Insurance Company	Management.....		Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group		15317	02-0241854		Peoples Business Services of NH, Inc .....	.NH.....N/A.....	Concord General Mutual Insurance Company .....	.NH.....N/A.....	Concord General Mutual Insurance Company	Ownership.....	100.000	Auto-Owners Insurance Company	N.....	
.0280	Auto-Owners Insurance Group					Weare Mutual Fire Insurance Company .....	.NH.....IA.....	Concord General Mutual 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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)	
18988	38-0315280	Auto-Owners Insurance Company		(1,031,375)			372,091,420	775,204			371,835,250	(2,015,737,193)	
61190	38-1814333	Auto-Owners Life Insurance Company				(19,425,087)					(19,425,087)		
26638	38-2448613	Home-Owners Insurance Company				(106,749,597)	130,114,121				23,364,524	1,713,005,447	
32700	34-1172650	Owners Insurance Company				(190,836,390)	(84,778,290)				(275,614,680)	226,922,644	
32905	35-1370824	Property-Owners Insurance Company				(16,250,206)	(24,060,549)				(40,310,755)	20,582,596	
10190	59-3265407	Southern-Owners Insurance Company				(34,653,774)	(17,927,919)				(52,581,693)	54,394,998	
42846	56-1382814	Atlantic Casualty Insurance Company				(20,548,554)	(4,000,165)				(24,548,719)	831,508	
	56-0952875	Strickland Insurance Group, Inc.					16,598,665				16,598,665		
12508	20-3474416	Auto-Owners Specialty Insurance Company					(226,477)					(226,477)	
20680	03-0127400	Green Mountain Insurance Company, Inc.						(6,719,635)				(6,719,635)	28,024,947
13110	03-6010097	Vermont Accident Insurance Company, Inc.		5,400,000								5,400,000	2,412,549
16020	01-0165140	State Mutual Insurance Company		10,600,000								10,600,000	1,109,200
28479	02-0233364	Sunapee Mutual Fire Insurance Company		9,100,000								9,100,000	570,368
20672	02-0131910	Concord General Mutual Insurance Company		(25,100,000)				6,597,233				(18,502,767)	(32,117,064)
	47-1806878	Lake Country Finance, LLC		1,031,375								1,031,375	
9999999 Control Totals									XXX				

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE OWNERS INSURANCE COMPANY

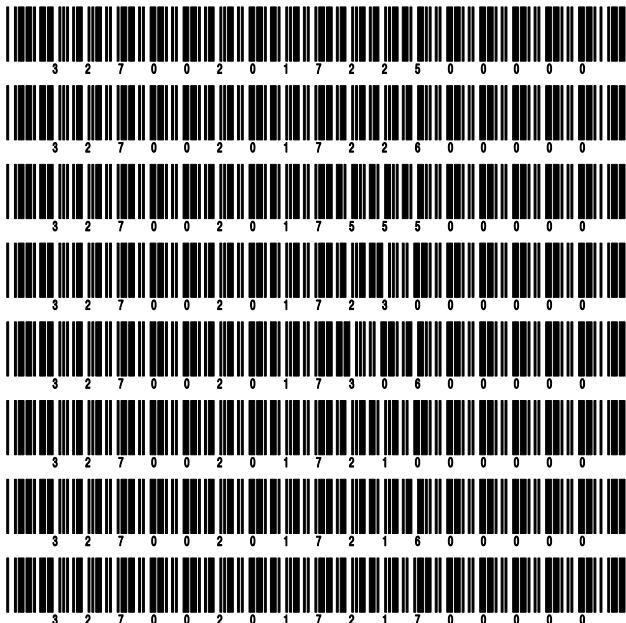
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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



ANNUAL STATEMENT FOR THE YEAR 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 Code 0280

NAIC Company Code 32700

Company Name OWNERS 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? Yes [] No []

2. If the answer to #1 was no, was a permitted practice granted to the reporting entity? Yes [] No []

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

4. What bond life is used to calculate unearned premium in days? Yes [] No []

5. Are any amounts charged to the consumer excluded from Gross Premiums? Yes [] No []

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

7. Do the agents have ongoing performance obligations on the bond after execution? Yes [] No []

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

9. Face amount of bail bonds written	\$	\$	\$	\$
10. Direct premiums written (gross)	\$	\$	\$	\$
11. Commissions and brokerage expenses .....	\$ .....	.....000 %	\$ .....	.....000 %
12. Premium written net of agent commissions and brokerage expenses .....	\$ .....	.....000 %	\$ .....	.....000 %
(Line 10 minus Line 11 should equal line 12.)				
13. Direct premiums earned (gross)	\$	% of GPE	% of NPE	% of GPE
14. Premium earned net of agent commissions and brokerage expenses	\$			
15. Direct unearned premium reserves .....	\$ .....	.....000 %	.....000 %	.....000 %
16. Direct losses paid (deducting salvage) .....	\$ .....	.....000 %	.....000 %	.....000 %
17. Direct losses incurred .....	\$ .....	.....000 %	.....000 %	.....000 %
18. Direct losses unpaid .....	\$ .....	.....000 %	.....000 %	.....000 %
19. Direct defense and cost containment expense paid .....	\$ .....	.....000 %	.....000 %	.....000 %
20. Direct defense and cost containment expense incurred .....	\$ .....	.....000 %	.....000 %	.....000 %
21. Direct defense and cost containment expense unpaid .....	\$ .....	.....000 %	.....000 %	.....000 %
22. Taxes, licenses and fees .....	\$ .....	.....000 %	.....000 %	.....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 [] No []
2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [] No []

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

2.31 Amount quantified: \$ 1,706,741

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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