



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2018
OF THE CONDITION AND AFFAIRS OF THE
Owners Insurance Company

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

OFFICERS

Chairman & CEO	<u>Jeffrey Scott Tagsold</u>	Senior Vice President and Treasurer	<u>Ian Robert Ward</u>
First Vice President, Secretary & General Counsel	<u>William Finch Woodbury</u>		

OTHER

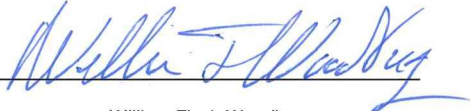

<u>Daniel Jerome Thelen, President</u>	<u>Carolyn Dale Muller, Executive Vice President</u>	<u>Mary Sidbury Pierce, Sr. Vice President</u>
<u>Jonathan Robert Riekse, Sr. Vice President</u>	<u>James Craig Schumacher, Sr. Vice President</u>	<u>Denise Gay Williams, Sr. Vice President</u>
<u>Theodore William Reinbold, Sr. Vice President</u>	<u>Michael David Pike, Sr. Vice President</u>	

DIRECTORS OR TRUSTEES

<u>Jeffrey Scott Tagsold (CHM)</u>	<u>Daniel Jerome Thelen</u>	<u>William Finch Woodbury</u>
<u>Rodney Jay Rupp</u>	<u>Mark Edward Hooper</u>	<u>Lori Ann McAllister</u>
<u>Katherine Maidlow Noirot</u>	<u>Cheri Lynn Pero</u>	<u>Carolyn Dale Muller</u>
<u>Jeffrey Francis Harrold</u>	<u>Theodore William Reinbold</u>	<u>Terri Anderson Miller #</u>

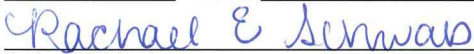
State of Michigan SS:
County of Eaton

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

 Daniel Jerome Thelen President	 William Finch Woodbury First Vice President, Secretary & General Counsel	 Ian Robert Ward Senior Vice President & Treasurer
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Subscribed and sworn to before me this
8th day of February, 2019

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


Rachael E Schwab
Notary
5/19/2023

RACHAEL E SCHWAB
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF CLINTON
My Commission Expires May 19, 2023
Acting in the County of Eaton



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280 BUSINESS IN THE STATE OF Alabama DURING THE YEAR 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	315,168	315,569		163,992	26,488	31,349	5,248	86	414	369	66,032	11,263
2.1 Allied lines	575,426	566,604		290,199	584,507	758,304	222,164	7,765	22,687	18,083	119,586	20,564
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	670,658	661,302		324,591	1,389,667	1,135,543	199,005	41,892	23,465	29,937	(413,841)	23,968
5.1 Commercial multiple peril (non-liability portion)	17,141,152	16,731,462		8,773,552	8,100,325	8,424,130	3,347,157	398,037	277,096	557,105	3,632,966	612,588
5.2 Commercial multiple peril (liability portion)	13,817,196	13,295,957		6,144,777	6,317,805	5,300,137	10,296,742	2,532,664	2,797,175	9,085,144	3,000,408	493,793
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,881,462	2,632,112		1,432,653	969,184	1,338,803	422,313	21,399	49,823	34,262	623,614	102,973
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	62,355	60,609		28,244							(42,023)	2,229
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,423,041	1,492,485		621,179	644,115	(497,682)	4,784,847	79,357	(17,151)	453,169	187,261	102,004
17.1 Other Liability - occurrence	4,483,564	4,043,403		2,155,435	2,809,682	4,187,995	3,628,582	625,236	1,600,623	2,665,721	908,814	160,230
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)							3,200	41,853	41,451	1,543		
19.2 Other private passenger auto liability	(135)	(356)		221	4,561,490	2,127,686	2,721,203	1,010,924	486,749	557,789	26,083	(2)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	11,791,990	10,842,759		5,701,694	5,862,714	6,153,787	7,561,038	693,536	938,083	1,884,428	2,145,441	435,848
21.1 Private passenger auto physical damage	960	579		381	(57,308)	75,979	7,788	4,503	3,569	932	1,067	78
21.2 Commercial auto physical damage	7,403,380	6,918,831		3,549,753	4,627,421	4,231,818	116,875	125,983	97,440	45,617	1,328,320	274,469
22. Aircraft (all perils)												
23. Fidelity	87,715	86,931		41,612	36,452	(79,024)	(18,503)	23,024	13,797	2,293	17,878	3,135
24. Surety												
26. Burglary and theft	29,379	29,242		14,667		(7)	63		(2)	6	6,172	1,050
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	60,683,311	57,677,489		29,242,951	35,872,543	33,188,821	33,297,722	5,606,259	6,335,218	15,336,398	11,607,778	2,244,189
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 2018 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 2018 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	231,187	239,713		120,507	22,762	27,411	124	1,876	1,733	36	43,449	5,019
2.1 Allied lines	393,571	400,507		197,410	282,070	250,315	30,045	7,779	6,267	2,577	74,659	8,544
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	1,104,397	1,072,714		521,146	1,698,084	1,869,017	888,282	124,896	172,774	133,586	189,543	23,975
5.1 Commercial multiple peril (non-liability portion)	7,942,587	7,863,653		3,917,446	3,124,707	3,247,704	1,874,727	140,844	186,438	259,509	1,504,877	172,425
5.2 Commercial multiple peril (liability portion)	6,186,075	6,149,999		2,836,964	980,913	1,596,560	4,737,439	1,118,900	1,877,322	3,945,017	1,190,760	134,293
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	844,087	805,605		400,893	308,203	818,708	268,624	10,561	29,266	20,885	163,537	18,324
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	23,720	23,181		14,863							3,807	515
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,516,925	1,460,498	18,385	641,277	431,601	521,185	2,329,532	19,206	35,436	212,270	180,692	32,931
17.1 Other Liability - occurrence	2,223,527	2,117,806		1,147,213	2,139,727	2,677,640	2,032,173	59,422	(48,609)	390,526	404,930	48,270
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					8,167	23,934	15,767	542	8,178	7,637		
19.2 Other private passenger auto liability	5,697,974	5,159,265		2,930,277	2,848,071	3,092,410	3,427,152	180,245	235,193	648,392	909,981	132,497
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	9,510,516	8,738,561		4,633,393	5,781,758	9,012,729	10,404,115	766,238	1,816,857	2,643,912	1,642,374	210,299
21.1 Private passenger auto physical damage	3,717,201	3,311,043		1,888,912	2,039,861	2,233,254	222,378	21,414	40,673	36,572	597,145	86,080
21.2 Commercial auto physical damage	3,827,448	3,524,944		1,835,688	1,900,939	2,243,458	422,586	53,157	90,578	60,223	660,028	84,855
22. Aircraft (all perils)												
23. Fidelity	81,169	81,940		32,254	(1,901)	45,493	20,075	94	(241)	2,158	15,374	1,762
24. Surety												
26. Burglary and theft	18,721	18,121		9,175		12	51			5	3,612	406
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	43,319,106	40,967,549	18,385	21,127,419	21,564,959	27,659,828	26,673,071	2,505,172	4,451,865	8,363,305	7,584,768	960,197
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 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	205,721	182,339		62,286	7,616	7,634	367		19	32	38,087	6,440
2.1 Allied lines	298,582	262,888		116,063	121,174	192,062	73,110	612	6,241	5,889	55,369	9,346
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)	8,043,560	7,963,177		3,904,837	4,886,837	4,787,770	1,540,560	182,247	178,917	257,142	1,477,249	251,784
5.2 Commercial multiple peril (liability portion)	2,126,751	2,099,885		963,374	286,492	628,030	1,326,457	141,119	487,019	1,061,946	401,579	66,573
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	691,857	650,109		310,793	435,871	442,218	11,612	4,648	5,157	1,946	132,872	21,657
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	160,240	163,442		72,976							(156,259)	5,016
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	750,720	733,467		317,973	319,100	244,237	980,273	58,722	55,585	92,522	83,800	23,499
17.1 Other Liability - occurrence	1,141,212	1,036,521		558,957	4,038,753	4,113,923	484,448	24,519	154,666	471,385	208,435	35,723
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	3,055,093	2,766,180		1,456,056	3,059,448	2,829,512	1,988,999	544,663	554,534	508,070	524,429	95,426
21.1 Private passenger auto physical damage						(8)						
21.2 Commercial auto physical damage	2,801,770	2,576,340		1,269,216	993,612	996,765	22,884	6,178	8,106	11,764	479,569	87,703
22. Aircraft (all perils)												
23. Fidelity	21,035	18,156		8,761		2,132	5,151		270	554	3,449	658
24. Surety												
26. Burglary and theft	5,343	5,127		3,193		(2)	8			1	952	167
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	19,301,884	18,457,631		9,044,486	14,148,903	14,244,273	6,433,868	962,710	1,450,513	2,411,250	3,249,532	603,993
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 2018 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 2018 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	84,461	88,352		33,509	16,206	15,872	(27)		2	14	13,094	1,695
2.1 Allied lines	291,837	302,939		140,604	1,338,352	1,095,995	72,613	20,114	6,386	6,860	45,722	5,858
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	26,881,897	25,924,989		13,953,080	37,236,112	44,161,695	10,451,169	531,979	1,293,329	1,145,791	5,037,458	539,559
5.1 Commercial multiple peril (non-liability portion)	6,836,007	6,874,281		3,318,916	14,568,098	11,142,873	10,429,411	2,152,306	2,125,123	858,965	1,067,150	137,209
5.2 Commercial multiple peril (liability portion)	6,462,396	6,323,909		2,871,944	1,343,360	1,939,604	5,163,587	1,033,166	1,913,391	4,525,396	1,042,246	129,710
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,330,133	1,310,702		631,562	321,614	314,627	40,231	4,061	3,917	3,924	221,316	26,698
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	37,032	37,562		19,617							6,780	743
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	606,373	653,231		286,338	424,987	227,125	1,455,589	46,026	32,607	140,091	42,625	18,833
17.1 Other Liability - occurrence	3,319,993	3,242,458		1,534,669	341,418	1,725,399	2,490,518	306,645	494,978	1,001,760	503,746	66,637
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					4,075	4,110	(319)	25	25			
19.2 Other private passenger auto liability	24,960,429	22,710,164		12,115,719	9,328,780	13,503,205	17,158,657	960,081	1,738,245	3,156,339	3,885,456	498,358
19.3 Commercial auto no-fault (personal injury protection)						16						
19.4 Other commercial auto liability	17,636,794	16,552,662		8,084,948	7,632,648	13,262,203	21,856,046	2,217,425	3,952,722	5,332,022	2,537,180	351,542
21.1 Private passenger auto physical damage	15,976,989	14,713,861		7,706,021	15,851,473	15,919,010	366,569	46,519	71,610	107,311	2,486,050	319,564
21.2 Commercial auto physical damage	8,169,478	7,753,243		3,713,673	7,505,697	8,228,746	902,422	59,858	137,906	143,732	1,178,425	163,344
22. Aircraft (all perils)												
23. Fidelity	46,266	48,301		21,815		381	11,428		190	1,228	7,237	929
24. Surety												
26. Burglary and theft	3,737	4,931		1,934		(7)	8		(1)	1	558	75
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	112,643,823	106,541,584		54,434,348	95,912,819	111,540,854	70,397,902	7,378,204	11,770,431	16,423,433	18,075,043	2,260,753
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 2018 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 2018 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
			1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Line of Business														
1.	Fire		14,072	17,505		5,233		(40)	33			2	2,353	327
2.1	Allied lines		33,166	39,457		14,930	2,197	2,195	1,051		15	85	5,632	619
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							(467)	(467)					
5.1	Commercial multiple peril (non-liability portion)		371,131	386,444		148,842	239,717	387,426	199,076	24,175	58,558	45,285	59,220	6,398
5.2	Commercial multiple peril (liability portion)		1,752,282	1,764,637		695,943	1,019,167	1,148,860	3,773,444	1,022,297	1,447,798	3,305,311	299,088	37,758
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		461,687	461,518		207,185	362,206	251,279	9,764	11,544	4,925	1,581	76,661	11,676
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake													
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		242,214	286,814		75,680	51,806	(387,070)	1,114,473	22,271	(13,640)	104,904	8,699	7,960
17.1	Other Liability - occurrence		2,490,066	2,583,345		1,099,935	992,590	922,715	5,422,051	1,057,113	1,340,050	5,619,429	410,327	61,905
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)		8,224,708	7,986,341		3,283,747	4,850,537	5,057,506	994,402	1,330,230	1,309,722	648,732	1,182,044	186,523
19.2	Other private passenger auto liability		37,399,391	37,077,065		15,078,669	26,028,446	27,210,475	26,807,853	2,041,228	2,804,138	5,794,191	5,352,339	874,753
19.3	Commercial auto no-fault (personal injury protection)		2,316,813	2,193,955		1,107,517	1,062,814	1,204,951	880,779	154,698	167,015	118,490	367,600	48,508
19.4	Other commercial auto liability		71,367,357	65,285,606		34,133,069	32,641,293	46,848,223	60,279,415	3,864,162	7,790,171	14,046,358	11,407,593	1,435,675
21.1	Private passenger auto physical damage		17,574,388	17,328,965		6,974,699	12,263,182	12,437,103	433,110	204,410	224,270	140,744	2,520,947	371,332
21.2	Commercial auto physical damage		16,140,485	14,783,401		7,652,134	11,584,559	11,983,973	860,922	208,995	281,222	192,010	2,574,753	310,001
22.	Aircraft (all perils)													
23.	Fidelity		8,097	9,125		4,522	(2,250)	(2,605)	1,945	1,347	1,340	209	1,347	203
24.	Surety													
26.	Burglary and theft		1,510	1,506		403		2	5				253	4
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		158,397,368	150,205,685		70,482,507	91,095,796	107,064,525	100,778,323	9,942,470	15,415,584	30,017,332	24,268,856	3,353,640
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 2018 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280 BUSINESS IN THE STATE OF Georgia DURING THE YEAR 2018 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	341,613	356,941		146,127	17,944	4,428	(3,091)	8,572	6,318	(2,070)	53,142	15,917
2.1 Allied lines	591,975	588,786		278,387	409,331	721,233	348,032	2,087	27,418	27,751	92,432	27,590
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	2,573,704	2,498,553		1,219,310	2,229,262	2,827,423	952,914	30,479	82,012	89,088	418,193	120,042
4. Homeowners multiple peril	992,537	1,032,867		529,369	1,714,077	916,583	2,807,215	429,916	364,289	336,817	188,819	46,245
5.1 Commercial multiple peril (non-liability portion)	19,946,684	19,818,081		9,869,845	14,126,501	14,851,157	8,486,877	457,783	568,194	1,096,854	3,164,619	929,597
5.2 Commercial multiple peril (liability portion)	13,564,342	13,291,832		5,918,905	4,593,469	5,520,475	15,555,051	2,075,816	3,421,121	12,709,263	2,222,630	632,764
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,020,890	2,877,729		1,442,133	2,835,462	1,639,168	135,271	43,063	(25,151)	18,071	507,256	140,902
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	28,222	34,693		12,219							4,942	1,317
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	20,651,792	21,136,914		8,638,658	12,191,205	13,137,852	54,025,385	1,506,809	1,711,094	5,034,021	1,626,149	1,867,019
17.1 Other Liability - occurrence	10,211,915	9,466,294		4,804,815	1,566,810	2,732,713	7,058,309	679,481	1,801,692	3,745,748	1,605,592	476,283
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					373,662	756,605	415,377	4,923	189,059	204,935		
19.2 Other private passenger auto liability	134,628,695	117,916,454		60,447,607	65,135,109	86,744,014	82,876,650	4,963,082	8,860,693	15,570,647	21,596,111	6,272,147
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	23,155,817	21,258,917		11,285,389	11,691,008	14,565,254	23,933,150	1,771,706	3,047,639	6,056,063	3,368,617	1,078,475
21.1 Private passenger auto physical damage	81,798,369	73,746,402		36,392,664	45,529,358	47,228,528	2,790,153	401,789	632,280	585,870	13,133,994	3,814,700
21.2 Commercial auto physical damage	9,703,517	9,046,651		4,699,565	6,127,710	5,645,008	473,491	91,840	63,162	98,763	1,402,357	452,583
22. Aircraft (all perils)												
23. Fidelity	158,087	150,471		75,244	(1,375)	5,656	38,515		1,181	4,139	25,160	7,374
24. Surety												
26. Burglary and theft	16,272	16,785		6,485		15	53		1	5	2,626	759
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	321,384,432	293,238,368		145,766,722	168,539,534	197,296,111	199,893,352	12,467,345	20,751,003	45,575,965	49,412,639	15,883,714
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 2018 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 2018 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	82,492	78,379		41,228		6,310	5,177		341	348	14,437	1,270
2.1 Allied lines	81,560	81,931		39,073	530,867	723,978	205,222	1,732	17,591	16,721	14,270	1,255
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)	1,405,341	1,414,006		705,165	1,303,759	1,305,198	442,676	440,946	391,876	39,959	249,903	21,631
5.2 Commercial multiple peril (liability portion)	3,440,883	3,193,581		1,451,976	336,590	1,668,998	3,518,791	85,813	1,414,285	3,034,250	622,035	52,963
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,022,419	888,875		499,151	132,211	132,472	39,027	5,416	6,171	3,416	183,986	15,737
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	6,646	7,725		5,638							(114,723)	102
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												400
17.1 Other Liability - occurrence	2,382,780	2,190,241		1,075,129	1,226,368	1,604,098	1,318,145	93,911	563,198	1,328,609	415,229	36,676
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	2,879,166	2,700,389		1,357,960	1,730,212	1,644,067	1,973,427	250,706	262,096	471,644	473,359	44,152
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,810,862	1,625,499		873,670	1,055,421	1,146,243	88,977	20,073	28,441	18,065	299,400	27,873
22. Aircraft (all perils)												
23. Fidelity	10,812	9,981		4,800		369	2,515		69	270	1,953	166
24. Surety												
26. Burglary and theft	672	665		330			1				124	10
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	13,123,634	12,191,271		6,054,120	6,315,429	8,231,732	7,593,959	898,598	2,684,068	4,913,282	2,159,972	202,238
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 2018 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 2018 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		452,195	529,502		256,204	79,555	33,076	5,561	435	(985)	475	82,694	5,927
2.1	Allied lines		837,231	903,511		422,327	458,247	411,735	595,957	6,017	16,127	50,938	153,107	10,825
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		3,105,739	2,888,262		1,360,781	1,130,414	857,739	441,468	42,775	10,320	41,814	549,059	38,567
4.	Homeowners multiple peril		385,644	400,342		204,100	721,101	176,459	247,361	53,548	265	28,810	71,699	4,942
5.1	Commercial multiple peril (non-liability portion)		19,274,372	19,150,198		9,459,468	11,413,548	8,827,782	5,573,254	642,550	532,675	849,188	3,552,155	244,225
5.2	Commercial multiple peril (liability portion)		13,448,525	13,769,939		6,150,663	4,392,365	5,616,773	15,337,581	2,671,638	4,713,356	13,305,869	2,512,715	173,744
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		2,629,894	2,668,337		1,233,490	601,970	654,223	123,943	11,262	15,526	11,054	499,741	33,407
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		564,983	565,706		267,563							98,447	7,141
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		14,136,226	16,150,554		6,037,105	9,813,012	267,980	42,084,352	1,223,784	521,135	3,864,171	1,279,806	234,418
17.1	Other Liability - occurrence		6,719,119	6,487,983		3,275,674	3,373,839	1,740,779	10,432,531	140,355	(4,988)	887,367	1,115,583	84,753
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						7,978	(37,057)	1,030	170	(27,446)	1,448		
19.2	Other private passenger auto liability		38,273,307	36,041,029		16,138,078	19,754,257	24,765,172	26,754,152	1,054,716	1,907,801	5,045,090	5,945,487	487,440
19.3	Commercial auto no-fault (personal injury protection)						27,650	25,855	8,205	525	456	1,249		
19.4	Other commercial auto liability		16,172,813	15,375,113		7,726,295	7,547,580	11,179,635	17,915,404	801,118	2,036,937	4,432,506	2,570,814	185,494
21.1	Private passenger auto physical damage		32,122,352	30,287,487		13,430,110	18,339,833	18,828,291	438,333	106,379	160,114	167,518	4,995,356	411,006
21.2	Commercial auto physical damage		11,594,968	10,634,930		5,731,014	5,567,278	6,571,369	942,778	44,495	143,285	145,860	1,827,776	133,824
22.	Aircraft (all perils)													
23.	Fidelity		127,424	116,156		65,239	34,875	8,739	5,357	3,269	3,588	3,278	23,912	1,565
24.	Surety													
26.	Burglary and theft		34,604	34,661		15,510	2,448	2,945	(583)	249	247	6	6,494	440
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		159,879,396	156,003,709		71,773,620	83,265,949	79,931,494	120,906,684	6,803,283	10,028,411	28,836,642	25,284,844	2,057,721
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 2018 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 2018 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		(8)	2				31	5
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	275,530	302,043		140,738	346,138	178,765	175,906	57,065	36,692	20,517	62,732	12,844
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	5,380	6,147		3,057	(3,050)	(2,389)	137	920	919	10	1,509	251
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	28	29		14							6	1
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												(16,228)
17.1 Other Liability - occurrence	1,173,302	1,197,500		587,369	250,000	(68,023)	427,768	8,844	(24,762)	21,137	279,053	54,695
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					36,582	(137,831)	172,439	1,558	(7,599)	9,745		
19.2 Other private passenger auto liability					1,949,128	(241,592)	3,163,899	565,106	113,216	635,576	(104)	3,483
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(27,589)	(20,694)	1,392	8,021	7,670	213	(35)	1,154
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)	1,454,355	1,505,835		731,198	2,551,208	(291,771)	3,941,543	641,515	126,136	687,198	343,192	56,206
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 2018 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 2018 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	144,036	131,294		43,945	25,526	70,153	50,827	1,125	4,325	3,444	25,784	2,190
2.1	Allied lines	291,319	283,425		89,245	33,815	34,807	8,143		166	657	52,051	4,432
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril	3,182,458	2,852,179		1,348,143	1,572,326	1,858,942	652,447	15,794	34,292	61,460	549,230	48,449
4.	Homeowners multiple peril	391,764	396,054		203,995	230,006	146,326	32,780	13,402	1,048	7,206	70,618	5,977
5.1	Commercial multiple peril (non-liability portion)	10,339,288	10,140,999		5,046,543	8,406,588	7,487,051	2,438,075	159,065	(42,045)	273,902	1,742,351	157,650
5.2	Commercial multiple peril (liability portion)	4,907,102	4,833,733		2,293,429	1,067,320	2,857,569	5,642,411	451,300	2,305,350	4,829,257	841,770	74,839
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	1,997,856	1,883,380		999,211	544,012	556,585	128,898	12,647	14,771	11,174	352,974	30,441
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake	33,719	31,590		17,597							5,730	514
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation	5,015,748	5,219,563		2,077,643	1,094,886	1,902,124	7,632,845	105,457	190,919	698,737	492,911	135,764
17.1	Other Liability - occurrence	3,678,067	3,455,628		1,751,981	268,168	4,735,193	5,434,798	53,189	(166,899)	359,721	585,895	56,044
17.2	Other Liability - claims made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)					1,113	(17,228)	(181)	15	(11,264)			
19.2	Other private passenger auto liability	18,120,738	16,913,440		7,366,712	9,058,181	13,180,018	13,485,317	273,756	1,046,220	2,469,869	2,791,670	275,297
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	5,375,665	4,984,662		2,496,857	2,864,682	5,648,676	6,591,956	173,768	919,114	1,597,225	835,639	81,575
21.1	Private passenger auto physical damage	23,454,454	21,916,645		9,474,239	14,666,103	14,855,235	306,920	29,119	64,124	114,944	3,620,692	357,348
21.2	Commercial auto physical damage	6,263,973	5,687,050		2,926,461	3,377,610	3,433,350	118,837	20,296	34,052	37,215	975,023	95,403
22.	Aircraft (all perils)												
23.	Fidelity	23,612	22,010		11,783	45,673	46,867	13,511		295	1,452	3,995	360
24.	Surety												
26.	Burglary and theft	5,910	4,261		2,628		7	11		1	1	911	90
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	83,225,710	78,755,912		36,150,413	43,256,007	56,795,673	42,537,595	1,308,933	4,394,468	10,466,264	12,947,242	1,326,373
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 2018 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 2018 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	47,831	46,099		23,429		(1,570)	108		(68)	7	9,504	1,136
2.1 Allied lines	138,013	138,573		71,585	19,767	10,305	9,095	88	(406)	738	27,532	3,278
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)	3,303,484	3,195,683		1,729,722	638,104	471,682	314,304	27,186	27,888	36,098	675,094	78,473
5.2 Commercial multiple peril (liability portion)	1,740,000	1,695,986		765,671	124,051	1,201,718	2,088,646	167,257	1,182,182	1,811,742	360,587	41,333
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	509,247	549,763		277,206	110,364	121,626	36,590	1,195	2,407	3,036	107,266	12,097
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	12,064	10,939		7,479							(105,628)	287
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,481,998	1,616,428		562,654	919,467	1,356,592	2,763,870	82,977	129,531	259,722	179,769	58,424
17.1 Other Liability - occurrence	1,102,898	1,117,302		500,082	208,234	150,581	593,857	136,303	58,534	494,598	215,626	26,199
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)	29,182	28,332		14,058	9,402	15,152	16,567		511	2,146	5,280	693
19.4 Other commercial auto liability	1,322,114	1,287,590		630,276	511,530	819,804	701,362	94,919	171,835	168,271	239,593	31,396
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,014,479	971,599		501,965	679,525	699,657	41,794	6,045	10,727	10,071	183,944	24,098
22. Aircraft (all perils)												
23. Fidelity	11,708	11,791		6,935		281	2,979		67	320	2,368	278
24. Surety												
26. Burglary and theft	1,927	2,149		1,337		4	9			1	393	46
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	10,714,945	10,672,234		5,092,379	3,220,444	4,845,833	6,569,182	515,971	1,583,208	2,786,750	1,901,326	277,737
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 2018 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 2018 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	193,066	176,335		110,143	9,267	8,543	(134)	2,003	2,012	30	38,748	4,205
2.1 Allied lines	311,835	279,763		171,970	31,061	33,578	8,844	715	980	707	62,266	6,792
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	(2,248)	(2,248)			423,533	32,747	353,110	61,901	12,321	37,391	1,445,539	(49)
5.1 Commercial multiple peril (non-liability portion)	13,806,564	13,337,908		7,076,244	3,475,051	3,916,987	2,425,227	107,004	157,942	264,500	2,818,198	300,733
5.2 Commercial multiple peril (liability portion)	5,852,638	5,532,972		2,795,405	1,018,225	1,407,806	4,702,894	453,112	986,581	3,871,832	1,213,723	127,482
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,341,968	1,241,313		651,819	510,069	515,159	32,288	12,975	13,315	4,098	279,529	29,231
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	487,018	444,462		240,148							(1,856,159)	10,608
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	1,604,709	1,586,978		635,683	360,863	839,492	2,561,954	73,443	116,573	235,843	195,965	35,877
17.1 Other Liability - occurrence	2,600,823	2,511,259		1,245,237	99,214	386,968	989,230	81,099	198,031	558,222	492,933	56,651
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	(2)	(2)			(66,571)	(184,329)	50,077	17,115	(71,155)	26,437	6,110	107
19.2 Other private passenger auto liability	(27)	(27)			1,424,366	164,525	1,232,873	235,508	(39,588)	254,090	40,471	718
19.3 Commercial auto no-fault (personal injury protection)	462,966	445,534		219,792	260,720	247,068	350,490	12,281	7,708	46,727	81,443	10,668
19.4 Other commercial auto liability	12,379,236	11,416,989		6,104,977	6,957,027	7,442,540	9,325,563	473,513	769,484	2,281,218	2,191,913	283,353
21.1 Private passenger auto physical damage	(12)	(12)			(20,717)	9,871	(402)	4,711	4,682	21,524	21,524	401
21.2 Commercial auto physical damage	6,642,482	6,220,740		3,255,732	4,205,690	4,279,358	299,172	35,340	51,867	67,944	1,168,498	144,951
22. Aircraft (all perils)												
23. Fidelity	23,425	23,006		12,411		678	5,805		142	624	4,864	510
24. Surety												
26. Burglary and theft	3,326	2,833		1,961		(3)	5				709	72
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	45,707,767	43,217,801		22,521,522	18,687,798	19,100,987	22,336,995	1,570,722	2,210,894	7,649,663	8,206,274	1,012,310
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 2018 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 2018 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												325
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												325
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b).....												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees.....												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												650
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 2018 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 2018 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
Line of Business			1	2	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
			Direct Premiums Written	Direct Premiums Earned										
1.	Fire		284,939	291,329		126,970	11,377	11,089	503		9	45	49,856	5,483
2.1	Allied lines		519,882	507,529		252,804	563,857	569,963	97,648	5,621	7,947	8,264	90,507	9,988
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		5,158,936	4,659,938		2,387,560	3,325,869	3,949,313	1,349,572	73,496	123,970	127,705	914,621	99,103
4.	Homeowners multiple peril		1,157,316	1,115,955		615,246	1,971,239	(311,873)	825,305	158,983	(66,484)	105,351	211,324	22,280
5.1	Commercial multiple peril (non-liability portion)		30,203,300	29,790,332		14,559,172	20,624,766	14,287,821	9,637,624	503,970	(492,751)	1,657,089	5,283,558	581,204
5.2	Commercial multiple peril (liability portion)		16,869,825	16,862,338		7,027,391	4,831,663	5,012,809	11,735,785	1,615,514	2,737,147	10,170,960	3,031,471	324,136
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		4,476,608	4,488,693		1,996,377	1,288,126	1,301,791	216,688	25,420	27,656	20,219	815,355	86,015
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		2,963	2,436		1,427							476	57
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		22,054,178	22,981,381		8,385,069	11,896,951	10,178,321	59,363,991	977,448	955,179	5,593,940	2,265,620	109,907
17.1	Other Liability - occurrence		10,516,299	10,084,201		4,963,467	3,633,406	6,404,600	5,736,699	124,164	227,693	1,181,445	1,735,281	202,043
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)		12,428,417	11,729,744		4,642,664	7,604,336	8,301,720	3,605,029	675,207	581,957	2,005,627	1,954,784	272,760
19.2	Other private passenger auto liability		38,947,695	37,112,857		14,582,389	20,279,518	26,068,534	29,980,269	1,069,270	2,842,256	6,446,732	6,126,243	748,249
19.3	Commercial auto no-fault (personal injury protection)		1,216,282	1,189,283		541,721	951,539	809,766	610,324	122,844	102,720	82,986	195,231	27,036
19.4	Other commercial auto liability		12,716,082	12,199,911		5,722,846	5,067,051	4,624,911	8,699,390	351,596	384,289	2,076,720	2,048,492	244,210
21.1	Private passenger auto physical damage		54,984,619	51,711,930		20,296,512	32,548,689	32,623,828	274,997	190,963	225,129	219,764	8,672,094	1,056,328
21.2	Commercial auto physical damage		13,015,969	12,231,914		5,891,210	7,053,436	7,256,746	109,523	31,628	45,596	63,775	2,066,987	250,064
22.	Aircraft (all perils)													
23.	Fidelity		128,558	125,773		51,087	49,750	99,445	31,280		918	3,362	22,798	2,470
24.	Surety													
26.	Burglary and theft		40,114	39,730		18,005	11,544	5,461	(2,994)		(329)	6	7,065	771
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		224,721,981	217,125,275		92,061,919	121,713,117	121,194,244	132,271,631	5,926,125	7,702,902	29,763,990	35,491,764	4,042,103
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 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												890
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												250
4. Homeowners multiple peril												890
5.1 Commercial multiple peril (non-liability portion)												250
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b).....												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees.....												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												2,280
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2018 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 2018 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	202,853	187,211		95,415	5,025	8,509	394	40	45	31	36,071	3,908
2.1 Allied lines	344,243	307,030		165,107		2,639	10,361	138	466	819	61,029	6,631
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	(49)	(49)			54,568	83,765	78,104	176	2,375	8,152	(1)	(1)
5.1 Commercial multiple peril (non-liability portion)	12,901,442	12,002,538		6,530,090	5,639,253	4,791,205	1,490,180	236,142	73,487	196,261	2,247,894	248,527
5.2 Commercial multiple peril (liability portion)	8,150,639	7,861,817		3,792,566	1,345,372	1,466,834	4,785,728	1,067,354	1,713,667	4,271,754	1,463,318	157,010
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,669,290	1,528,707		835,558	610,458	618,154	106,604	13,140	15,752	10,070	303,680	32,156
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	385,144	375,263		201,878							61,697	7,419
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	4,433,910	4,734,797		1,899,831	2,986,074	319,701	21,264,216	245,017	62,607	1,962,160	443,017	85,413
17.1 Other Liability - occurrence	3,368,150	3,108,441		1,640,246	134,440	2,178,819	2,656,259	126,577	388,113	577,009	569,639	64,882
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					12,766	8,514	(904)		(2,432)			
19.2 Other private passenger auto liability	17,239,346	14,752,575		7,960,697	7,077,512	10,285,333	9,602,077	441,054	967,618	1,754,662	2,664,475	332,090
19.3 Commercial auto no-fault (personal injury protection)					400	674	4,274		10	537		
19.4 Other commercial auto liability	10,204,852	9,078,407		5,039,988	3,228,181	6,185,054	8,361,115	461,033	1,364,729	2,116,636	1,604,395	196,581
21.1 Private passenger auto physical damage	13,875,042	12,036,237		6,331,123	7,357,058	7,513,294	347,855	85,943	118,352	80,447	2,146,404	267,282
21.2 Commercial auto physical damage	7,302,695	6,577,191		3,610,832	3,817,524	4,359,565	617,487	44,464	106,102	90,243	1,153,764	140,676
22. Aircraft (all perils)												
23. Fidelity	48,766	42,806		24,003	(8,414)	(3,609)	12,310		618	1,323	8,710	939
24. Surety												
26. Burglary and theft	9,165	5,268		4,557		8	12		1	1	1,701	177
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	80,135,488	72,598,239		38,131,891	32,260,216	37,818,459	49,336,073	2,721,076	4,811,510	11,070,105	12,765,792	1,543,691
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 2018 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 2018 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	24,354	23,215		11,362		(10)	56		1	4	4,444	375
2.1 Allied lines	138,110	130,494		63,679	24,149	17,411	3,896	22	(345)	330	24,980	2,126
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	(334)	(334)			94,271	59,652	21,237	14	(4,003)	2,417	(54)	(5)
5.1 Commercial multiple peril (non-liability portion)	5,066,274	4,609,919		2,484,760	1,956,640	1,883,441	716,078	100,541	113,098	93,252	918,828	77,976
5.2 Commercial multiple peril (liability portion)	2,308,312	2,163,237		989,309	1,233,904	1,537,451	1,393,480	75,615	495,388	1,267,944	426,130	35,528
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	784,067	715,911		324,826	167,473	153,099	19,537	3,641	3,454	2,123	148,338	12,068
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	23,742	21,506		12,589							4,379	365
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,490,372	2,471,989		913,493	507,184	417,493	4,683,980	34,679	37,402	430,741	225,069	38,330
17.1 Other Liability - occurrence	1,445,291	1,313,648		692,224	13,442	357,023	548,755	29,667	150,779	198,494	237,000	22,245
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	7,872,016	7,127,488		3,317,138	3,265,223	5,216,119	5,093,612	189,229	525,067	929,469	1,227,144	120,868
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,439,580	2,192,931		1,114,224	668,533	1,493,512	2,484,415	77,598	325,519	618,560	385,567	37,424
21.1 Private passenger auto physical damage	9,104,509	8,180,342		3,821,590	4,407,028	4,471,316	104,304	34,783	44,349	38,354	1,423,338	140,129
21.2 Commercial auto physical damage	3,165,352	2,908,663		1,448,356	1,065,076	1,060,678	158,416	3,638	6,923	24,330	497,725	48,719
22. Aircraft (all perils)												
23. Fidelity	9,926	8,346		4,187		1,000	2,411		127	259	1,924	153
24. Surety												
26. Burglary and theft	2,153	2,647		801		(1,897)	9		(206)	1	385	33
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	34,873,724	31,870,003		15,198,538	13,402,924	16,666,288	15,230,185	549,425	1,697,551	3,606,278	5,525,198	536,334
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 2018 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 2018 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												2,175
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												2,175
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b).....												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees.....												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												4,350
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 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												855
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4. Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												855
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b).....												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees.....												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												1,710
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2018 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 2018 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	251,121	327,075		113,055	30,001	(376,366)	3,268	4,240	(12,017)	249	53,225	4,832
2.1	Allied lines	391,294	436,114		183,573	108,176	102,781	50,739	1,750	2,016	4,072	82,438	8,799
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	44,270,265	40,754,488		23,528,565	19,401,419	22,822,258	6,942,349	492,859	866,280	750,608	8,375,341	1,097,546
5.1	Commercial multiple peril (non-liability portion)	19,533,132	18,462,411		9,525,038	9,650,750	15,733,126	9,077,613	286,005	907,473	960,589	4,089,540	439,234
5.2	Commercial multiple peril (liability portion)	11,518,960	11,071,050		5,177,875	4,477,540	5,183,362	9,314,907	1,481,233	2,607,188	7,869,556	2,471,634	259,022
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	3,931,081	3,734,569		1,927,417	1,141,065	1,345,932	305,019	12,235	29,153	25,842	821,372	88,397
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake	274,917	272,421		135,350							54,802	6,182
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation	8,655,101	8,962,996		3,280,405	3,603,346	523,031	23,050,628	468,963	251,120	2,166,675	917,015	205,106
17.1	Other Liability - occurrence	6,908,048	6,528,398		3,290,575	1,909,334	3,771,325	3,397,302	176,551	695,758	1,405,004	1,268,651	155,338
17.2	Other Liability - claims made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)					(365)	(4,800)	(38)		(2,736)			
19.2	Other private passenger auto liability	25,996,003	24,233,452		11,258,800	12,391,409	13,678,569	12,456,693	484,578	607,590	2,236,479	5,200,281	605,340
19.3	Commercial auto no-fault (personal injury protection)						(10,000)			(1,318)			
19.4	Other commercial auto liability	16,305,612	15,367,889		7,878,641	6,675,210	8,127,197	10,088,644	339,409	918,952	2,523,048	2,835,689	380,087
21.1	Private passenger auto physical damage	22,550,800	20,889,748		9,798,009	13,395,569	13,892,551	744,306	79,143	144,468	161,183	4,121,076	507,091
21.2	Commercial auto physical damage	8,712,510	8,072,721		4,230,232	6,129,585	6,068,619	247,703	38,585	46,258	69,990	1,497,140	195,915
22.	Aircraft (all perils)												
23.	Fidelity	88,298	81,761		39,097		4,734	21,631		737	2,325	18,407	1,986
24.	Surety												
26.	Burglary and theft	19,960	20,020		11,477	(152)	(150)	49		(1)	4	4,132	449
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	169,407,103	159,215,114		80,378,109	78,912,886	90,862,170	75,700,812	3,865,553	7,060,925	18,175,624	31,810,743	3,955,323
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 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	39,024	36,444		12,372		(5,007)	90		(180)	6	6,943	687
2.1 Allied lines	71,193	62,354		22,960	2,442	3,863	2,079		101	167	12,620	1,254
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	1,159,138	1,038,129		536,990	1,641,562	1,691,387	153,648	26,207	31,269	16,205	218,739	20,410
4. Homeowners multiple peril	(2,700)	(2,700)			204,667	(74,070)	499,660	26,257	(1,323)	51,847	(507)	(48)
5.1 Commercial multiple peril (non-liability portion)	3,659,769	3,508,157		1,667,034	645,264	644,547	401,323	16,125	18,962	42,981	683,746	64,441
5.2 Commercial multiple peril (liability portion)	2,074,412	1,999,421		903,656	173,805	418,216	1,264,493	118,424	375,300	1,053,560	393,221	36,526
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	600,289	577,659		243,371	124,687	158,712	28,292	715	1,854	2,472	116,271	10,570
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	960	915		931							181	17
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,600,759	1,457,381		809,557	4,796	1,466,872	1,983,950	6,598	94,683	170,194	281,610	28,186
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	690,983	686,800		269,333	439,383	492,779	371,716	30,535	16,289	193,044	118,940	12,167
19.2 Other private passenger auto liability	4,012,065	3,878,013		1,616,387	1,625,697	2,161,370	3,395,739	126,874	314,557	735,541	688,934	70,643
19.3 Commercial auto no-fault (personal injury protection)	96,591	94,044		44,087	22,873	(3,458)	29,528	1,132	(2,603)	3,836	16,651	1,701
19.4 Other commercial auto liability	1,603,125	1,526,822		742,551	638,676	1,400,676	1,689,787	71,532	267,260	401,520	276,036	28,210
21.1 Private passenger auto physical damage	6,561,664	6,221,148		2,681,813	3,489,236	3,539,718	73,346	25,157	31,511	28,200	1,125,563	115,537
21.2 Commercial auto physical damage	2,582,365	2,451,472		1,148,235	1,686,934	1,671,976	26,784	17,750	18,842	13,022	442,205	45,470
22. Aircraft (all perils)												
23. Fidelity	22,158	21,453		9,670		690	5,356		137	576	4,173	390
24. Surety												
26. Burglary and theft	3,539	3,953		2,397		(2)	8			1	652	62
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	24,775,332	23,561,465		10,711,342	10,700,023	13,568,270	9,925,801	467,307	1,166,657	2,713,172	4,385,975	436,223
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 2018 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 2018 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	149,801	158,381		71,283	(10,306)	(10,054)	357		3	24	28,659	2,467
2.1 Allied lines	240,323	239,932		113,207	32,322	718,246	778,475	4,476	60,140	61,546	45,984	3,957
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	3,628,700	3,415,561		1,788,034	741,936	980,497	627,931	32,162	49,428	58,040	781,653	59,754
4. Homeowners multiple peril	327,425	343,546		156,742	1,040,557	(690,170)	96,048	203,084	32,714	14,000	58,091	5,392
5.1 Commercial multiple peril (non-liability portion)	26,567,881	26,160,674		12,811,204	8,026,674	8,045,197	4,588,666	426,241	516,479	562,956	5,139,670	437,494
5.2 Commercial multiple peril (liability portion)	10,553,737	10,493,815		4,838,952	1,485,272	3,792,041	8,566,428	1,077,738	3,590,658	7,208,481	2,080,326	173,789
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,704,429	2,627,548		1,267,980	497,172	454,673	134,169	8,181	7,280	11,544	544,567	44,534
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	341,218	344,521		146,271							59,025	5,619
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	6,955,172	6,589,630		3,397,747	1,614,666	2,263,701	4,507,681	212,884	345,496	983,215	1,241,845	114,531
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					23,385	110,386	108,069	16,635	5,628	6,135		
19.2 Other private passenger auto liability	14,187,830	14,129,143		4,801,422	10,632,728	9,645,898	11,134,094	632,635	338,178	2,082,218	2,186,400	233,631
19.3 Commercial auto no-fault (personal injury protection)					2,031	3,367	1,868		(14)	250		
19.4 Other commercial auto liability	10,131,122	9,475,630		4,842,100	3,611,879	5,450,945	8,711,053	373,350	928,583	2,086,460	1,709,733	167,473
21.1 Private passenger auto physical damage	11,851,798	11,929,687		3,962,170	6,851,134	6,878,461	53,500	33,475	29,912	57,502	1,826,199	195,164
21.2 Commercial auto physical damage	6,727,744	6,358,955		3,147,530	3,026,706	3,006,835	311,730	27,593	31,457	59,368	1,133,382	111,225
22. Aircraft (all perils)												
23. Fidelity	127,131	120,557		62,886	(919)	10,979	30,842	123	997	3,315	24,734	2,093
24. Surety												
26. Burglary and theft	25,685	26,012		10,992	7,200	4,991	(1,864)	11	(154)	4	5,062	423
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	94,519,995	92,413,593		41,418,522	37,582,437	40,665,991	39,649,047	3,048,588	5,936,782	13,195,057	16,865,330	1,557,546
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 2018 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 2018 NAIC Company Code 32700

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned		Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	52,538	45,275		23,434		(48)	123		2	8	10,197	1,285
2.1 Allied lines	66,576	56,990		29,737	516,655	694,490	183,789	15,669	29,896	14,603	12,810	1,624
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)	1,518,285	1,390,508		801,778	1,750,401	1,785,175	771,839	42,707	59,311	64,663	303,634	37,385
5.2 Commercial multiple peril (liability portion)	921,511	858,283		404,218	117,359	686,968	1,063,010	176,191	704,974	916,098	184,556	22,531
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	146,085	143,191		66,026	4,820	5,056	6,928		113	530	29,714	3,474
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	85	90		36							(38,420)	2
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	537,936	603,663		224,851	732,701	161,263	944,654	57,687	14,836	91,724	64,141	18,059
17.1 Other Liability - occurrence	212,346	212,447		87,870	17,524	10,339	77,583	4,684	5,265	78,481	42,030	5,243
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)	11,461	10,071		5,245	1,157	5,878	4,481	147	532	569	1,987	283
19.4 Other commercial auto liability	198,437	172,630		90,933	34,038	53,990	63,056	25,217	29,470	14,783	33,799	4,886
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	283,167	251,846		120,076	163,524	157,403	(622)	244	647	1,056	47,877	6,926
22. Aircraft (all perils)												
23. Fidelity	13,111	12,514		6,885		361	3,375		80	363	2,513	312
24. Surety												
26. Burglary and theft	1,509	1,485		901		7	9		1	1	294	36
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	3,963,047	3,758,992		1,861,988	3,338,179	3,560,882	3,118,224	322,545	845,126	1,182,879	695,131	102,046
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 2018 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 2018 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		154,640	169,227		68,061	159,625	40,476	(1,865)	400	(4,039)	25	26,648	4,636
2.1	Allied lines		283,328	276,561		129,241	104,444	79,075	15,184	10,004	8,592	1,295	49,265	8,494
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		709,232	638,942		376,090	1,240,191	(207,657)	282,800	131,394	(22,049)	36,405	136,064	21,262
5.1	Commercial multiple peril (non-liability portion)		12,954,633	13,032,046		6,671,489	6,114,241	5,745,578	2,601,218	178,240	124,999	314,044	2,232,997	388,357
5.2	Commercial multiple peril (liability portion)		8,263,476	7,944,319		3,754,979	4,397,555	5,425,729	8,216,596	1,655,899	3,186,871	7,168,483	1,462,190	247,724
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		1,373,527	1,258,294		685,111	144,304	158,241	61,777	4,550	5,592	5,678	247,266	41,176
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		152,610	143,314		62,187							27,097	4,575
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		6,708,986	7,146,439		2,530,896	3,162,797	3,184,664	19,962,333	574,952	605,499	1,881,703	653,296	427,300
17.1	Other Liability - occurrence		6,223,195	6,029,320		2,839,504	2,043,071	4,054,747	5,794,663	415,101	721,633	2,440,540	1,060,597	186,560
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						25,678	47,686	21,875	245	11,641	11,397		
19.2	Other private passenger auto liability		45,869,753	41,112,893		20,460,067	26,689,518	34,872,401	26,849,146	1,135,371	2,671,199	5,131,439	7,447,155	1,525,629
19.3	Commercial auto no-fault (personal injury protection)													
19.4	Other commercial auto liability		10,236,499	9,551,887		5,054,871	4,009,493	7,877,263	9,518,637	384,064	1,497,880	2,374,688	1,590,742	331,972
21.1	Private passenger auto physical damage		27,252,139	24,574,541		11,908,695	15,230,781	15,384,240	349,367	158,060	191,816	142,712	4,433,540	816,970
21.2	Commercial auto physical damage		4,833,204	4,529,511		2,278,331	2,848,959	2,844,201	116,236	36,788	45,890	33,542	750,885	144,891
22.	Aircraft (all perils)													
23.	Fidelity		85,413	81,753		39,542	(1,340)	13,301	20,891		494	2,245	14,538	2,561
24.	Surety													
26.	Burglary and theft		36,270	36,433		15,081		38	117		2	11	6,426	1,087
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		125,136,906	116,525,480		56,874,146	66,169,317	79,519,982	73,808,976	4,685,068	9,046,020	19,544,207	20,138,705	4,153,194
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 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	35,997	31,979		15,586		3	87		3	6	6,257	1,337
2.1 Allied lines	83,093	83,322		39,126	2,818	3,793	2,494	25	113	200	14,076	3,087
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	1,268,620	1,060,871		579,111	761,437	595,344	139,361	99	(17,802)	13,700	225,635	47,128
4. Homeowners multiple peril	(82)	(82)			186,981	(20,276)	1,448	11,759	(8,991)	498	(17)	(3)
5.1 Commercial multiple peril (non-liability portion)	3,739,625	3,536,452		1,789,008	2,661,194	2,889,576	1,144,232	134,625	120,758	184,331	656,864	138,934
5.2 Commercial multiple peril (liability portion)	2,143,285	2,145,841		847,082	1,253,767	1,219,907	1,490,185	337,704	470,989	1,326,832	378,693	79,630
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	737,021	724,993		312,261	187,447	196,114	23,499	284	1,437	2,291	131,585	27,382
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,066,529	2,210,251		818,016	599,564	317,212	5,138,895	27,470	7,563	475,976	194,343	132,793
17.1 Other Liability - occurrence	1,460,608	1,375,005		650,888	97,944	313,169	517,251	10,381	12,925	136,499	238,402	54,264
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					20,727	(18,552)	(1,646)	4,800	(21,296)			
19.2 Other private passenger auto liability	4,309,945	3,951,218		1,805,210	2,653,964	2,628,097	1,908,529	86,286	58,473	356,888	649,518	159,905
19.3 Commercial auto no-fault (personal injury protection)						148						
19.4 Other commercial auto liability	1,950,533	1,852,396		869,997	1,062,061	1,776,790	1,536,378	53,115	246,402	376,793	307,546	72,356
21.1 Private passenger auto physical damage	6,209,439	5,543,469		2,630,239	3,890,533	3,871,876	69,630	20,344	26,541	27,900	943,171	230,683
21.2 Commercial auto physical damage	3,052,955	2,845,331		1,367,495	2,990,606	3,149,213	236,212	4,853	24,948	38,870	478,635	113,423
22. Aircraft (all perils)												
23. Fidelity	14,057	13,441		5,848	(1,040)	(771)	3,391		71	364	2,453	522
24. Surety												
26. Burglary and theft	1,404	1,952		960		(3)	2				241	52
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	27,073,030	25,376,439		11,730,827	16,368,001	16,921,638	12,209,945	691,744	922,135	2,941,147	4,227,402	1,061,493
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 2018 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 2018 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	213,293	280,193		106,736	90,956	89,261	(744)	1,713	1,707	37	47,526	6,094
2.1 Allied lines	369,465	378,468		194,830	34,299	44,363	17,000	1,619	2,397	1,377	79,846	10,555
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)	18,758,374	18,840,945		9,145,979	8,219,143	6,919,450	3,788,154	308,869	92,267	412,467	4,084,026	535,917
5.2 Commercial multiple peril (liability portion)	8,832,958	8,777,971		3,733,539	2,242,984	3,777,574	10,308,394	1,016,056	3,089,641	8,646,971	1,955,625	252,353
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,972,525	2,745,687		1,440,618	674,981	826,940	206,813	13,254	24,860	17,607	647,673	84,924
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	362,803	355,690		183,453							(488,060)	10,365
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	3,988,596	4,338,445		1,540,322	1,737,561	(811,483)	9,202,342	190,182	(29,315)	869,752	496,908	113,952
17.1 Other Liability - occurrence	3,786,952	3,684,993		1,691,798	274,063	1,978,468	3,481,978	159,766	402,015	1,706,014	765,443	108,191
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					605	(2,934)	(39)	479	18			
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	9,660,379	9,400,318		4,394,083	6,937,357	9,703,942	9,779,137	453,481	1,280,609	2,397,905	1,754,518	275,323
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	5,763,325	5,695,538		2,673,899	3,710,466	3,643,225	68,231	24,478	17,772	38,929	1,047,027	164,655
22. Aircraft (all perils)												
23. Fidelity	55,257	58,530		25,112		81	13,717	11	204	1,474	12,193	1,579
24. Surety												
26. Burglary and theft	16,383	15,523		8,959			36		(1)	3	3,634	468
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	54,780,310	54,572,301		25,139,328	23,922,414	26,168,886	36,865,020	2,169,907	4,882,174	14,092,538	10,406,360	1,564,377
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 2018 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 2018 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	163,443	156,296		77,677	97,155	112,639	10,612	1,808	2,406	804	32,937	4,760
2.1 Allied lines	279,044	270,077		118,105	60,385	77,019	30,597	404	1,911	2,477	56,739	8,126
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	(1,366)	(1,366)			381,436	(471,712)	496,169	262,025	176,136	52,302	2,261	(40)
5.1 Commercial multiple peril (non-liability portion)	6,327,515	5,828,567		3,110,579	2,581,776	3,061,460	1,751,189	(30,571)	95,493	324,974	1,258,107	184,259
5.2 Commercial multiple peril (liability portion)	17,566,106	16,854,257		7,374,525	4,883,071	6,159,699	10,769,024	2,123,224	3,988,505	9,336,270	3,591,027	511,530
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,694,546	3,450,781		1,871,074	538,191	502,385	163,100	10,218	10,262	13,378	751,006	107,586
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	145,021	167,386		69,490							(3,234)	4,223
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	5,397,540	5,657,051		2,206,184	1,757,145	1,192,975	8,950,575	215,690	188,781	843,311	644,831	157,178
17.1 Other Liability - occurrence	4,413,167	4,256,925		2,094,061	658,577	918,820	2,254,416	377,273	350,382	1,684,928	844,560	128,513
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	(325)	17,591			2,816	(92,293)	18,761	4,537	(64,689)	11,837	(19,030)	(9)
19.2 Other private passenger auto liability	(4,300)	265,332			3,927,221	1,400,340	606,527	363,009	(148,225)	163,981	(284,276)	(126)
19.3 Commercial auto no-fault (personal injury protection)	305,984	291,056		146,488	227,433	283,335	273,132	18,109	24,611	36,523	53,436	8,910
19.4 Other commercial auto liability	16,469,477	15,205,591		7,960,321	10,563,889	9,458,748	12,417,188	1,242,088	1,179,202	2,952,870	2,887,582	479,514
21.1 Private passenger auto physical damage	2	210,795			113,284	165,509	(10,516)	2,098	(6,364)	452	(216,124)	
21.2 Commercial auto physical damage	7,279,163	6,946,877		3,455,870	4,969,722	4,995,575	221,580	109,776	120,386	64,074	1,279,705	211,971
22. Aircraft (all perils)												
23. Fidelity	37,349	37,118		19,288	(3,927)	(1,428)	9,340		246	1,004	7,505	1,088
24. Surety												
26. Burglary and theft	4,929	5,600		3,413		(8)	7		(1)	1	1,000	144
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	62,077,295	59,619,936		28,507,076	30,758,173	27,763,064	37,961,702	4,699,686	5,919,042	15,489,182	10,888,032	1,807,625
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 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 2018 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	112,237	134,561		33,713	301	146	317	47	49	53	21,955	2,947
2.1 Allied lines	153,589	149,187		62,589	(1,012)	470	3,996	66	231	459	30,274	4,032
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	(984)	(983)		11,387	64,888	16,572	93,842	10,296	4,218	11,190	(324)	(24)
5.1 Commercial multiple peril (non-liability portion)	8,552,908	8,110,440		4,123,739	4,319,368	4,876,042	1,496,957	117,745	152,510	161,540	1,731,253	224,202
5.2 Commercial multiple peril (liability portion)	4,211,619	4,011,168		1,855,504	826,307	1,091,643	2,079,436	200,036	601,013	1,807,928	854,338	137,129
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,129,754	1,004,367		562,152	219,285	162,810	77,411	74,964	71,090	6,650	230,274	29,822
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	93,664	84,889		42,325							19,007	2,472
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	2,039,838	2,129,284		957,803	773,686	(847,139)	4,793,251	75,835	(57,959)	444,803	249,838	59,509
17.1 Other Liability - occurrence	2,044,848	1,837,954		1,012,089	6,492	283,076	606,267	10,835	31,106	159,858	365,885	58,133
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						12,500	12,500	42	6,071	6,029		
19.2 Other private passenger auto liability	11,720,539	10,695,707		5,728,269	4,056,584	6,331,410	6,194,773	135,414	529,852	1,082,411	1,986,404	332,017
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,111,146	1,002,265		545,840	690,801	518,829	647,760	12,990	(7,876)	162,696	187,272	31,533
21.1 Private passenger auto physical damage	7,914,997	6,919,487		3,904,577	4,837,779	5,069,762	303,143	18,852	45,660	57,568	1,339,120	215,754
21.2 Commercial auto physical damage	919,620	849,902		426,909	369,743	321,975	115,951	10,449	9,141	14,626	155,074	24,275
22. Aircraft (all perils)												
23. Fidelity	75,006	66,850		33,599		72,458	18,311	4,998	5,739	1,968	15,089	1,980
24. Surety												
26. Burglary and theft	5,891	6,081		2,997		10	23		1	2	1,193	155
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	40,084,673	37,001,158		19,303,490	16,164,223	17,910,563	16,443,939	672,570	1,390,846	3,917,782	7,186,651	1,123,939
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 2018 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 2018 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												800
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												800
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation												
17.1	Other Liability - occurrence												
17.2	Other Liability - claims made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)												1,600
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2018 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 2018 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		184,657	186,728		61,832	13,565	12,946	390	55	48	17	31,236	2,808
2.1	Allied lines		266,090	258,519		100,174	191,805	164,315	65,649	1,156	(92)	5,365	44,955	4,052
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		2,233,407	1,945,278		1,092,521	914,424	786,892	219,030	11,287	(4,092)	21,219	389,870	34,014
4.	Homeowners multiple peril		244,908	241,816		130,785	(74,131)	(127,447)	119,291	53,961	47,625	13,423	46,229	3,730
5.1	Commercial multiple peril (non-liability portion)		15,547,818	15,115,951		7,569,067	8,805,133	6,799,029	4,383,929	285,191	36,910	612,102	2,704,579	236,786
5.2	Commercial multiple peril (liability portion)		7,915,585	7,777,685		3,490,956	1,767,094	2,620,844	6,187,819	717,743	1,799,229	5,236,879	1,393,108	120,550
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		1,602,354	1,542,273		735,945	481,481	558,864	192,187	10,036	17,460	16,082	283,690	24,403
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		4,784	4,802		1,783							822	73
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		4,649,273	4,773,868	1,171,240	1,795,741	1,995,392	1,230,726	7,414,877	111,566	66,780	700,786	429,726	110,138
17.1	Other Liability - occurrence		5,785,375	5,569,772		2,801,319	2,046,630	2,489,485	2,017,631	71,960	91,748	444,530	934,113	88,108
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)						98,420	84,541	109,690	9,483	194	19,948		
19.2	Other private passenger auto liability		26,028,588	24,559,260		11,217,157	12,985,265	15,706,441	17,970,660	606,224	1,106,925	3,404,345	4,106,040	394,790
19.3	Commercial auto no-fault (personal injury protection)						685	1,020	(44)	22	22			
19.4	Other commercial auto liability		5,126,832	4,930,937		2,364,926	3,817,210	2,154,076	4,917,744	351,665	158,184	1,254,031	809,313	77,718
21.1	Private passenger auto physical damage		21,768,829	19,984,629		9,424,839	13,481,449	13,382,144	76,326	91,028	90,688	95,805	3,447,683	331,529
21.2	Commercial auto physical damage		4,297,658	4,169,117		1,928,605	1,966,228	2,132,533	200,389	20,426	32,941	34,031	676,131	65,451
22.	Aircraft (all perils)													
23.	Fidelity		33,816	35,431		15,428		331	8,319		144	894	5,833	515
24.	Surety													
26.	Burglary and theft		7,480	7,812		2,733		(8)	11		(1)	1	1,306	114
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		95,697,455	91,103,879	1,171,240	42,733,811	48,490,650	47,996,731	43,883,896	2,341,802	3,444,712	11,859,458	15,304,635	1,494,779
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 2018 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 2018 NAIC Company Code 32700

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		3,980,739	4,189,941		1,824,097	603,062	86,748	77,780	22,398	2,146	3,997	743,275	102,803
2.1	Allied lines		7,050,861	7,005,078		3,306,948	5,451,728	6,712,927	2,836,185	87,860	216,844	231,978	1,308,180	171,836
2.2	Multiple peril crop													
2.3	Federal flood													
2.4	Private crop													
2.5	Private flood													
3.	Farmowners multiple peril		22,310,702	20,358,771		10,312,450	12,317,230	13,547,538	4,536,372	232,298	309,398	429,231	4,047,000	467,716
4.	Homeowners multiple peril		77,403,811	72,877,295		40,695,833	68,324,338	69,695,711	24,611,083	2,665,406	2,930,678	2,786,249	15,480,975	1,813,347
5.1	Commercial multiple peril (non-liability portion)		273,741,127	267,264,831		134,739,519	151,277,836	142,311,406	78,920,346	7,337,974	6,281,659	10,125,756	51,278,476	6,507,678
5.2	Commercial multiple peril (liability portion)		174,628,615	170,773,631		77,079,603	50,515,450	67,279,608	149,318,329	23,415,811	47,906,147	127,766,742	33,393,177	4,322,709
6.	Mortgage guaranty													
8.	Ocean marine													
9.	Inland marine		42,558,455	40,518,265		20,357,870	13,207,606	13,225,244	2,790,720	316,328	337,009	247,943	8,221,052	1,035,900
10.	Financial guaranty													
11.	Medical professional liability													
12.	Earthquake		3,203,939	3,153,170		1,544,076							(2,457,307)	69,843
13.	Group accident and health (b)													
14.	Credit accident and health (group and individual)													
15.1	Collectively renewable accident and health (b)													
15.2	Non-cancelable accident and health(b)													
15.3	Guaranteed renewable accident and health(b)													
15.4	Non-renewable for stated reasons only (b)													
15.5	Other accident only													
15.6	Medicare Title XVIII exempt from state taxes or fees													
15.7	All other accident and health (b)													
15.8	Federal employees health benefits plan premium (b)													
16.	Workers' compensation		110,452,005	116,347,095	1,189,625	44,446,801	56,003,445	33,478,600	284,502,864	6,197,540	4,864,583	26,557,020	10,861,480	3,958,584
17.1	Other Liability - occurrence		96,247,475	91,497,854		45,707,822	29,769,186	51,400,424	73,892,843	4,992,558	9,484,111	28,710,432	16,731,217	2,380,305
17.2	Other Liability - claims made													
17.3	Excess workers' compensation													
18.	Products liability													
19.1	Private passenger auto no-fault (personal injury protection)		21,343,781	20,420,474		8,195,744	13,442,688	14,408,192	5,896,843	2,137,915	1,961,599	3,154,494	3,242,848	471,546
19.2	Other private passenger auto liability		455,259,854	417,634,971		196,824,820	245,672,466	298,540,424	302,819,876	16,554,590	26,966,158	58,456,149	72,545,811	13,067,727
19.3	Commercial auto no-fault (personal injury protection)		4,439,280	4,252,275		2,078,907	2,567,309	2,580,840	2,179,563	310,237	299,668	293,313	721,627	97,799
19.4	Other commercial auto liability		272,800,242	253,167,040		130,232,236	133,284,277	178,232,363	241,444,779	15,848,891	30,832,675	58,778,429	44,367,635	6,560,525
21.1	Private passenger auto physical damage		356,718,537	329,506,985		150,626,594	214,186,737	218,359,267	6,952,501	1,566,710	2,151,052	2,063,988	56,638,804	9,238,130
21.2	Commercial auto physical damage		143,308,569	133,632,265		67,736,449	87,423,970	90,128,289	6,720,356	1,042,934	1,453,689	1,377,120	23,304,630	3,322,765
22.	Aircraft (all perils)													
23.	Fidelity		1,338,196	1,284,203		622,010	145,583	226,538	269,952	32,866	31,208	35,996	248,410	33,528
24.	Surety													
26.	Burglary and theft		295,883	292,798		140,894	21,040	11,409	(4,944)	259	(443)	62	55,894	7,091
27.	Boiler and machinery													
28.	Credit													
30.	Warranty													
34.	Aggregate write-ins for other lines of business													
35.	TOTALS (a)		2,067,082,071	1,954,176,941	1,189,625	936,472,672	1,084,213,951	1,200,225,529	1,187,765,447	82,762,577	136,028,180	321,018,900	340,733,184	53,629,832
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 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Reinsurance On		Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
					Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
AA-9991300 . .00000	. .	Alabama Insurance Underwriting Association	AL.....	257.....	.....	57.....	.....	.....	4,096.....	279.....	.....	.....	.....	.....
AA-9991112 . .00000	.	Georgia CAIP	GA.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
AA-9991125 . .00000	.	Minnesota CAIP	MN.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
AA-9991217 . .00000	.	Missouri Fair Plan	MO.....	1.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
AA-9991221 . .00000	.	North Carolina Fair Plan	NC.....	966.....	.....	157.....	.....	3,121.....	745.....	.....	.....	.....	.....	.....
AA-9991222 . .00000	.	Ohio Fair Plan	OH.....	114.....	.....	26.....	.....	210.....	51.....	.....	.....	.....	.....	.....
AA-9991147 . .00000	.	South Carolina CAIP	SC.....	9.....	.....	2.....	.....	.....	10.....	.....	.....	.....	.....	.....
AA-9991148 . .00000	.	South Carolina Reinsurance Facility	SC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57-0629683 . .34134	.	South Carolina Wind/Hail Underwriting Association	SC.....	69.....	.....	60.....	.....	222.....	271.....	.....	.....	.....	.....	.....
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools					1,416	303	303	7,648	1,357					
1299999. Total - Pools and Associations					1,416	303	303	7,648	1,357					
9999999 Totals					1,416	303	303	7,648	1,357					

SCHEDULE F - PART 2

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 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 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
38-0315280	18988	Auto-Owners Insurance Company	MI		215,497	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					215,497	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					215,497	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																			
0899999. Total Authorized - Affiliates					215,497	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	
AA-9991310	00000	Florida Hurricane Cat Fund	FL		1														
AA-9991205	00000	Georgia Fair Plan	GA		(7)														
AA-9991226	00000	Virginia Fair Plan	VA		(5)														
1099999. Total Authorized - Pools - Mandatory Pools					(12)														
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					215,485	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																			
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																			
2299999. Total Unauthorized - Affiliates																			
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)																			
3299999. Total Certified - Affiliates - U.S. Non-Pool																			
3599999. Total Certified - Affiliates - Other (Non-U.S.)																			
3699999. Total Certified - Affiliates																			
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																			
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)					215,485	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)																			
9999999 Totals					215,485	7,012	629	157,305	20,737	18,801	1,418	38,701		244,603		37,298		207,305	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280 ...	Auto-Owners Insurance Company					37,298	207,305		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX		37,298	207,305		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX		37,298	207,305		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
0899999. Total Authorized - Affiliates				XXX		37,298	207,305								XXX		
AA-9991310 ...	Florida Hurricane Cat Fund								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991205 ...	Georgia Fair Plan								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991226 ...	Virginia Fair Plan								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999. Total Authorized - Pools - Mandatory Pools				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX		37,298	207,305								XXX		
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
2299999. Total Unauthorized - Affiliates				XXX											XXX		
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX											XXX		
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX											XXX		
3699999. Total Certified - Affiliates				XXX											XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX											XXX		
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)				XXX		37,298	207,305								XXX		
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX											XXX		
9999999 Totals				XXX		37,298	207,305								XXX		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41
38-0315280 ...	Auto-Owners Insurance Company	7,641					7,641			7,641							YES	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		7,641					7,641			7,641							XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool		7,641					7,641			7,641							XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																	XXX	
0899999. Total Authorized - Affiliates		7,641					7,641			7,641							XXX	
AA-9991310 ...	Florida Hurricane Cat Fund																YES	
AA-9991205 ...	Georgia Fair Plan																YES	
AA-9991226 ...	Virginia Fair Plan																YES	
1099999. Total Authorized - Pools - Mandatory Pools																	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		7,641					7,641			7,641							XXX	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																	XXX	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																	XXX	
2299999. Total Unauthorized - Affiliates																	XXX	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)																	XXX	
3299999. Total Certified - Affiliates - U.S. Non-Pool																	XXX	
3599999. Total Certified - Affiliates - Other (Non-U.S.)																	XXX	
3699999. Total Certified - Affiliates																	XXX	
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																	XXX	
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		7,641					7,641			7,641							XXX	
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)																	XXX	
9999999 Totals		7,641					7,641			7,641							XXX	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67	
38-0315280	Auto-Owners Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999. Total Authorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991310	Florida Hurricane Cat Fund	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991205	Georgia Fair Plan	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991226	Virginia Fair Plan	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999. Total Authorized - Pools - Mandatory Pools				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX				XXX	XXX								
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX				XXX	XXX								
3699999. Total Certified - Affiliates				XXX				XXX	XXX								
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX				XXX	XXX								
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)				XXX				XXX	XXX								
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX				XXX	XXX								
9999999 Totals				XXX				XXX	XXX								

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
38-0315280 ...	Auto-Owners Insurance Company		XXX	XXX				XXX	XXX	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX				XXX	XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX				XXX	XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX				XXX	XXX	
0899999. Total Authorized - Affiliates			XXX	XXX				XXX	XXX	
AA-9991310 ...	Florida Hurricane Cat Fund		XXX	XXX				XXX	XXX	
AA-9991205 ...	Georgia Fair Plan		XXX	XXX				XXX	XXX	
AA-9991226 ...	Virginia Fair Plan		XXX	XXX				XXX	XXX	
1099999. Total Authorized - Pools - Mandatory Pools			XXX	XXX				XXX	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX				XXX	XXX	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					XXX	XXX	XXX		XXX	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					XXX	XXX	XXX		XXX	
2299999. Total Unauthorized - Affiliates					XXX	XXX	XXX		XXX	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					XXX	XXX	XXX		XXX	
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)										
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)										
9999999 Totals										

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1	2	3	4	5	
Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount	
			NONE		
Total					

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	Auto-Owners Insurance Company	40.000	6,040
2.	Auto-Owners Insurance Company	35.000	63,101
3.	Auto-Owners Insurance Company	30.000	9,524
4.	Auto-Owners Insurance Company	25.000	812
5.	.....	.....	.....

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3,Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	Auto-Owners Insurance Company	244,603	215,497	Yes [X] No []
7.	Yes [] No []
8.	Yes [] No []
9.	Yes [] No []
10.	Yes [] No []

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 6

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)	3,859,004,240		3,859,004,240
2. Premiums and considerations (Line 15)	451,067,050		451,067,050
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	7,641,469	(7,641,469)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	70,187,521		70,187,521
6. Net amount recoverable from reinsurers		207,305,365	207,305,365
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	4,387,900,280	199,663,896	4,587,564,176
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,363,764,801	198,260,754	1,562,025,555
10. Taxes, expenses, and other obligations (Lines 4 through 8)	91,951,060		91,951,060
11. Unearned premiums (Line 9)	901,674,931	38,700,934	940,375,864
12. Advance premiums (Line 10)	21,297,245		21,297,245
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	37,297,840	(37,297,792)	48
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	5,388,263		5,388,263
17. Provision for reinsurance (Line 16)			
18. Other liabilities	157,165,250		157,165,250
19. Total liabilities excluding protected cell business (Line 26)	2,578,539,390	199,663,896	2,778,203,286
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	1,809,360,890	XXX	1,809,360,890
22. Totals (Line 38)	4,387,900,280	199,663,896	4,587,564,176

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

If yes, give full explanation: In 2018, Owners Insurance Company ceded 100% of the following lines to Auto-Owners Insurance Company: Inland Flood, Umbrella, Pollution, Cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identity recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Worker's Compensation and/or certified Terrorism as defined in "The Terrorism Risk Insurance Act of 2002", and as amended or any successor of such law. Owners Insurance Company retains all other lines of business.

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 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	29		5		1		6	35	XXX
2. 2009.....	242,193	22,146	220,047	262,837	35,932	3,392	71	19,493	1,801	1,335	247,918	47,038
3. 2010.....	284,521	25,911	258,610	284,378	47,003	4,312	683	21,169	2,272	2,140	259,901	49,947
4. 2011.....	334,924	32,121	302,803	393,152	155,442	4,831	578	31,878	7,657	1,412	266,184	71,150
5. 2012.....	376,524	39,996	336,528	283,919	45,090	6,005	204	23,226	2,410	2,042	265,446	52,279
6. 2013.....	406,358	48,160	358,198	247,979	32,652	5,368	288	20,257	1,363	1,265	239,301	44,700
7. 2014.....	419,355	57,509	361,846	255,975	28,255	5,557	229	21,779	1,468	1,449	253,359	44,625
8. 2015.....	408,598	58,992	349,606	191,312	5,161	5,852	34	14,872	87	1,563	206,754	33,069
9. 2016.....	265,985	38,501	227,484	135,350	1,726	3,495	11	11,679	1	948	148,786	25,103
10. 2017.....	93,896	17,031	76,865	57,300	8,983	1,090	68	5,376	182	162	54,533	8,812
11. 2018.....	93,279	14,442	78,837	61,118	7,533	668	32	5,381	219	81	59,383	12,016
12. Totals	XXX	XXX	XXX	2,173,349	367,777	40,575	2,198	175,111	17,460	12,403	2,001,600	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	98				24				2		1	126	2
2. 2009.....	(23)				6				1		1	(16)	2
3. 2010.....	14	2			1							14	1
4. 2011.....	121				13				3		1	137	4
5. 2012.....	379	11			41	1			10		1	418	11
6. 2013.....	843	111			113	11			23		9	857	20
7. 2014.....	974	10			101	1			27		13	1,091	33
8. 2015.....	1,574	12			178	1			44		69	1,783	49
9. 2016.....	3,381	1,022	13		365	105	3		93		93	2,728	116
10. 2017.....	3,052	917	30		337	94	6		94		243	2,508	302
11. 2018.....	21,000	5,296	(2,087)	(3)	2,301	550	(207)		513		972	15,677	4,629
12. Totals	31,413	7,381	(2,044)	(3)	3,480	763	(198)		810		1,403	25,323	5,169

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	99	25
2. 2009.....	285,706	37,804	247,902	118.0	170.7	112.7				(23)	7
3. 2010.....	309,874	49,960	259,914	108.9	192.8	100.5				12	1
4. 2011.....	429,998	163,677	266,321	128.4	509.6	88.0				121	16
5. 2012.....	313,580	47,716	265,864	83.3	119.3	79.0				369	50
6. 2013.....	274,583	34,425	240,158	67.6	71.5	67.0				731	124
7. 2014.....	284,413	29,963	254,450	67.8	52.1	70.3				964	127
8. 2015.....	213,832	5,295	208,537	52.3	9.0	59.6				1,563	221
9. 2016.....	154,379	2,865	151,514	58.0	7.4	66.6				2,372	356
10. 2017.....	67,285	10,244	57,041	71.7	60.1	74.2				2,164	343
11. 2018.....	88,687	13,627	75,060	95.1	94.4	95.2				13,619	2,058
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,991	3,328

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(16)	(1)	25	1			18	9	XXX
2. 2009.....	200,870	13,116	187,754	154,041	979	8,246	8	6,540		4,115	167,840	29,304
3. 2010.....	232,616	13,654	218,962	177,079	2,548	9,569	12	7,794		5,653	191,882	33,328
4. 2011.....	267,999	14,739	253,260	193,196	532	11,152	132	8,606		5,275	212,290	35,431
5. 2012.....	289,693	15,961	273,732	204,217	787	12,587	13	9,915		4,666	225,919	35,473
6. 2013.....	301,412	15,070	286,342	196,682	1,021	17,670	718	10,148		4,389	222,761	36,186
7. 2014.....	311,978	14,039	297,939	202,209	1,844	13,992	12	10,969		4,943	225,314	36,224
8. 2015.....	326,696	13,067	313,629	205,980	1,487	12,916	445	12,106		4,760	229,070	37,074
9. 2016.....	333,367	11,668	321,699	207,710	381	8,282	1	13,560		4,444	229,170	35,179
10. 2017.....	359,894	14,396	345,498	170,966		4,232		13,193		3,006	188,391	36,216
11. 2018.....	438,055	21,902	416,153	115,992		1,241		10,911		2,372	128,144	38,075
12. Totals	XXX	XXX	XXX	1,828,056	9,578	99,912	1,342	103,742		43,641	2,020,790	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	117	9			33	4			4			141	8
2. 2009.....	676		1		132				26		9	835	4
3. 2010.....	648		1		151				27		72	827	12
4. 2011.....	789		2		178				30		16	999	28
5. 2012.....	2,426		3		524				90		34	3,043	47
6. 2013.....	3,751	2	5		822				144		137	4,720	110
7. 2014.....	9,512		8		2,012				360		278	11,892	217
8. 2015.....	19,473	10	19		4,140	2			731		693	24,351	455
9. 2016.....	35,634	5	139		7,631	2	5		1,346		1,199	44,748	999
10. 2017.....	54,479		12,593		11,753		2,266		2,772		3,479	83,863	2,412
11. 2018.....	83,181	452	85,259		17,393	104	14,568		7,583		3,691	207,428	10,295
12. Totals	210,686	478	98,030		44,769	112	16,839		13,113		9,608	382,847	14,587

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	109	33
2. 2009.....	169,662	987	168,675	84.5	7.5	89.8				678	158
3. 2010.....	195,269	2,560	192,709	83.9	18.7	88.0				650	178
4. 2011.....	213,953	664	213,289	79.8	4.5	84.2				791	208
5. 2012.....	229,762	800	228,962	79.3	5.0	83.6				2,429	614
6. 2013.....	229,222	1,741	227,481	76.0	11.6	79.4				3,754	966
7. 2014.....	239,062	1,856	237,206	76.6	13.2	79.6				9,519	2,372
8. 2015.....	255,365	1,944	253,421	78.2	14.9	80.8				19,482	4,869
9. 2016.....	274,307	389	273,918	82.3	3.3	85.1				35,768	8,981
10. 2017.....	272,254		272,254	75.6		78.8				67,072	16,791
11. 2018.....	336,128	556	335,572	76.7	2.5	80.6				167,989	39,440
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	308,241	74,610

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	26		3		1		1	30	XXX
2. 2009.....	98,686	6,453	92,233	61,826	6,513	7,880	1,208	2,509		895	64,494	6,944
3. 2010.....	105,329	6,186	99,143	65,435	4,574	7,648	272	2,842		851	71,079	7,780
4. 2011.....	114,372	6,286	108,086	76,268	1,674	7,867	238	3,182		928	85,405	8,517
5. 2012.....	124,391	6,849	117,542	71,176	508	8,308	50	3,545		1,595	82,471	8,489
6. 2013.....	136,845	6,840	130,005	88,345	2,883	9,110	306	4,178		1,030	98,444	9,482
7. 2014.....	148,576	6,684	141,892	90,272	2,697	11,930	201	4,686		1,411	103,990	10,147
8. 2015.....	167,563	6,699	160,864	99,689	2,998	10,254	330	5,636		1,465	112,251	10,839
9. 2016.....	188,131	6,583	181,548	90,568	2,043	6,893	102	6,054		1,381	101,370	10,655
10. 2017.....	216,627	8,665	207,962	71,728	296	3,034	246	5,856		1,280	80,076	11,625
11. 2018.....	257,428	12,904	244,524	42,469	58	847	1	4,988		797	48,245	11,693
12. Totals	XXX	XXX	XXX	757,802	24,244	73,774	2,954	43,477		11,634	847,855	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	90	3			22	1			3			111	3
2. 2009.....	30		91		5		11		15			152	2
3. 2010.....	(3)		89		3		11		14		18	114	4
4. 2011.....	538		121		141		15		40		3	855	5
5. 2012.....	2,484	329	144		580	79	18		136		46	2,954	21
6. 2013.....	4,847		130		1,204		16		233		83	6,430	53
7. 2014.....	12,164	1,803	127		3,012	466	15		536		170	13,585	114
8. 2015.....	22,978	667	131		5,667	168	15		978		584	28,934	244
9. 2016.....	32,455	1,368	179		8,242	349	22		1,416		826	40,597	465
10. 2017.....	46,467	2,340	11,125	3	11,433	560	2,656	1	2,623		1,184	71,400	1,087
11. 2018.....	42,734	1,429	66,707	17	10,514	356	15,469	4	6,033		704	139,651	3,464
12. Totals	164,784	7,939	78,844	20	40,823	1,979	18,248	5	12,027		3,618	304,783	5,462

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.87	.24
2. 2009.....	72,367	7,721	64,646	73.3	119.6	70.1				121	.32
3. 2010.....	76,039	4,846	71,193	72.2	78.3	71.8				86	.28
4. 2011.....	88,172	1,912	86,260	77.1	30.4	79.8				659	.196
5. 2012.....	86,391	966	85,425	69.5	14.1	72.7				2,299	.655
6. 2013.....	108,063	3,189	104,874	79.0	46.6	80.7				4,978	1,453
7. 2014.....	122,742	5,167	117,575	82.6	77.3	82.9				10,487	3,097
8. 2015.....	145,348	4,163	141,185	86.7	62.1	87.8				22,443	6,491
9. 2016.....	145,829	3,862	141,967	77.5	58.7	78.2				31,266	9,331
10. 2017.....	154,922	3,446	151,476	71.5	39.8	72.8				55,249	16,152
11. 2018.....	189,761	1,865	187,896	73.7	14.5	76.8				107,996	31,656
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	235,671	69,115

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	5,541	2,343	320	(4)	149		22	3,671	XXX
2. 2009.....	113,314	8,629	104,685	71,074	3,967	5,978	301	2,809		804	75,593	5,779
3. 2010.....	112,232	7,636	104,596	70,791	1,491	6,613	47	2,919		1,104	78,785	6,213
4. 2011.....	120,555	7,698	112,857	77,076	746	7,649	24	3,080		668	87,035	6,229
5. 2012.....	122,355	8,095	114,260	58,443	1,109	6,768	5	2,902		467	66,999	5,824
6. 2013.....	134,512	8,271	126,241	64,149	2,315	6,738	117	3,094		903	71,549	5,649
7. 2014.....	142,676	8,181	134,495	61,956	938	6,701	38	3,375		700	71,056	5,530
8. 2015.....	149,425	7,804	141,621	40,878	271	5,611	14	2,866		376	49,070	5,295
9. 2016.....	143,048	6,777	136,271	40,896	1,594	4,476	19	2,915		130	46,674	4,717
10. 2017.....	131,320	6,940	124,380	31,145	1,689	3,137	46	2,554		91	35,101	4,160
11. 2018.....	116,347	7,439	108,908	13,212	313	974	22	1,713		32	15,564	3,514
12. Totals	XXX	XXX	XXX	535,161	16,776	54,965	629	28,376		5,297	601,097	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	43,301	35,904			4,040	3,310			626		410	8,753	212
2. 2009.....	5,442	3,108	2,007	5	509	287	189		218		83	4,965	35
3. 2010.....	9,635	4,120	2,739	8	878	368	257	1	357		126	9,369	57
4. 2011.....	14,723	5,076	3,375	8	1,396	478	318	1	416		169	14,665	65
5. 2012.....	9,009	3,395	3,764	8	848	323	355	1	379		148	10,628	60
6. 2013.....	7,720	2,338	4,521	11	717	214	425	1	440		197	11,259	84
7. 2014.....	14,974	8,174	7,137	18	1,432	774	670	2	693		359	15,938	95
8. 2015.....	10,702	1,365	11,336	47	999	125	1,049	4	1,055		384	23,600	163
9. 2016.....	16,567	8,112	17,172	95	1,584	752	1,572	8	1,687		821	29,615	249
10. 2017.....	18,891	6,876	28,028	199	1,880	645	2,530	17	2,826		1,759	46,418	478
11. 2018.....	20,826	959	32,634	289	2,008	86	2,901	24	3,487		1,081	60,498	1,595
12. Totals	171,790	79,427	112,713	688	16,291	7,362	10,266	59	12,184		5,537	235,708	3,093

	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	7,397	1,356
2. 2009.....	88,226	7,668	80,558	77.9	88.9	77.0				4,336	628
3. 2010.....	94,189	6,035	88,154	83.9	79.0	84.3				8,247	1,124
4. 2011.....	108,033	6,333	101,700	89.6	82.3	90.1				13,015	1,651
5. 2012.....	82,468	4,841	77,627	67.4	59.8	67.9				9,370	1,259
6. 2013.....	87,804	4,996	82,808	65.3	60.4	65.6				9,893	1,367
7. 2014.....	96,938	9,944	86,994	67.9	121.5	64.7				13,918	2,020
8. 2015.....	74,496	1,826	72,670	49.9	23.4	51.3				20,626	2,974
9. 2016.....	86,869	10,580	76,289	60.7	156.1	56.0				25,532	4,083
10. 2017.....	90,991	9,472	81,519	69.3	136.5	65.5				39,844	6,574
11. 2018.....	77,755	1,693	76,062	66.8	22.8	69.8				52,212	8,286
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	204,390	31,322

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	3,092	1,541	1,628	45	83		19	3,217	XXX
2. 2009.....	251,772	24,444	227,328	149,337	18,606	19,455	984	9,458	548	1,810	158,112	13,899
3. 2010.....	261,355	25,152	236,203	189,032	38,814	20,164	1,963	11,697	967	2,273	179,149	15,749
4. 2011.....	283,274	27,824	255,450	266,585	99,238	19,102	1,213	17,068	3,212	1,824	199,092	17,995
5. 2012.....	311,449	34,214	277,235	175,599	31,251	21,853	1,295	12,847	1,497	1,823	176,256	14,405
6. 2013.....	352,114	40,549	311,565	147,563	10,089	20,893	470	9,775	217	1,399	167,455	13,958
7. 2014.....	383,641	47,821	335,820	217,952	42,705	22,253	1,265	14,138	643	3,894	209,730	14,596
8. 2015.....	404,216	51,371	352,845	160,275	13,567	19,360	379	11,960	54	2,001	177,595	12,862
9. 2016.....	414,668	50,359	364,309	189,677	40,445	12,737	582	13,315	19	1,765	174,683	12,735
10. 2017.....	420,504	57,394	363,110	191,273	28,049	8,239	638	15,804	380	1,581	186,249	13,007
11. 2018.....	438,930	61,091	377,839	98,115	3,004	2,914	35	9,302	61	448	107,231	11,884
12. Totals	XXX	XXX	XXX	1,788,500	327,309	168,598	8,869	125,447	7,598	18,837	1,738,769	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	4,208	711			3,834	616			171		200	6,886	353
2. 2009.....	1,473	1,006	216	1	1,241	871	187	1	66		19	1,304	13
3. 2010.....	2,533	1,155	432	2	1,738	904	374	2	120		27	3,134	36
4. 2011.....	776		475	3	681		411	2	59		74	2,397	25
5. 2012.....	5,531	1,545	777	4	3,814	344	673	4	258		108	9,156	52
6. 2013.....	4,986	318	1,252	7	3,753	267	1,084	6	265		80	10,742	90
7. 2014.....	8,695	1,942	1,770	10	6,206	559	1,533	9	439		416	16,123	206
8. 2015.....	17,446	2,790	2,677	15	12,914	1,041	2,318	13	836		516	32,332	345
9. 2016.....	19,106	1,391	5,485	32	14,819	802	4,695	27	1,081		634	42,934	597
10. 2017.....	35,551	9,818	16,126	166	20,135	1,965	11,906	121	2,239		2,444	73,887	1,256
11. 2018.....	57,486	10,262	41,208	608	20,083	1,410	25,496	421	4,277		2,845	135,849	4,392
12. Totals	157,791	30,938	70,418	848	89,218	8,779	48,677	606	9,811		7,363	334,744	7,365

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,497	3,389
2. 2009.....	181,433	22,017	159,416	72.1	90.1	70.1				682	621
3. 2010.....	226,090	43,807	182,283	86.5	174.2	77.2				1,807	1,326
4. 2011.....	305,157	103,668	201,489	107.7	372.6	78.9				1,248	1,149
5. 2012.....	221,352	35,940	185,412	71.1	105.0	66.9				4,759	4,397
6. 2013.....	189,571	11,374	178,197	53.8	28.1	57.2				5,913	4,829
7. 2014.....	272,986	47,133	225,853	71.2	98.6	67.3				8,513	7,610
8. 2015.....	227,786	17,859	209,927	56.4	34.8	59.5				17,317	15,014
9. 2016.....	260,915	43,298	217,617	62.9	86.0	59.7				23,168	19,766
10. 2017.....	301,273	41,137	260,136	71.6	71.7	71.6				41,693	32,193
11. 2018.....	258,881	15,801	243,080	59.0	25.9	64.3				87,823	48,024
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	196,420	138,318

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 2018 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	395		420	5	11			821	XXX
2. 2009.....	33,002	16,195	16,807	9,279	4,689	2,020	127	457		43	6,940	859
3. 2010.....	37,638	21,025	16,613	14,244	9,529	1,900	483	642	3	64	6,771	889
4. 2011.....	44,857	26,128	18,729	17,928	12,575	2,114	55	728	2	51	8,138	943
5. 2012.....	50,894	30,225	20,669	16,097	9,057	2,972	81	927	1	357	10,857	959
6. 2013.....	58,561	34,519	24,042	21,544	15,967	2,932	196	1,052		55	9,365	932
7. 2014.....	65,841	39,059	26,782	25,515	19,018	3,017	212	1,084		50	10,386	1,085
8. 2015.....	72,591	42,679	29,912	14,549	8,355	3,285	55	1,039		59	10,463	1,064
9. 2016.....	77,723	46,192	31,531	14,413	10,683	1,835	38	1,172		50	6,699	1,024
10. 2017.....	82,369	51,820	30,549	13,730	10,038	1,081	51	1,070		10	5,792	882
11. 2018.....	91,498	60,525	30,973	1,433	18	227	1	791	1	21	2,431	720
12. Totals	XXX	XXX	XXX	149,127	99,929	21,803	1,304	8,973	7	760	78,663	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	754				853				29		11	1,636	48
2. 2009.....	5,832	5,798	215	2	254	217	226	2	235			743	7
3. 2010.....	95		215	2	101		226	2	18		1	651	6
4. 2011.....	241	8	228	2	204		240	2	25		3	926	23
5. 2012.....	2,864	2,060	316	2	833	77	333	2	130			2,335	49
6. 2013.....	1,240	792	418	3	372	31	439	3	77		4	1,717	27
7. 2014.....	2,579	617	785	6	1,721	28	826	6	154		2	5,408	118
8. 2015.....	6,817	4,042	1,101	8	2,462	157	1,159	8	342		21	7,666	160
9. 2016.....	4,573	2,445	2,486	17	1,589	98	2,618	18	337		19	9,025	161
10. 2017.....	8,243	5,124	5,029	2,163	3,227	583	3,001	101	639		33	12,168	185
11. 2018.....	9,113	7,461	20,748	15,034	1,887	280	6,139	603	1,543		31	16,052	288
12. Totals	42,351	28,347	31,541	17,239	13,503	1,471	15,207	747	3,529		125	58,327	1,072

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.752	.882
2. 2009.....	.18,518	.10,835	.7,683	.56.1	.66.9	.45.7				.248	.496
3. 2010.....	.17,441	.10,019	.7,422	.46.3	.47.7	.44.7				.309	.344
4. 2011.....	.21,708	.12,644	.9,064	.48.4	.48.4	.48.4				.459	.466
5. 2012.....	.24,472	.11,280	.13,192	.48.1	.37.3	.63.8				.1,118	.1,216
6. 2013.....	.28,074	.16,992	.11,082	.47.9	.49.2	.46.1				.863	.855
7. 2014.....	.35,681	.19,887	.15,794	.54.2	.50.9	.59.0				.2,742	.2,667
8. 2015.....	.30,754	.12,625	.18,129	.42.4	.29.6	.60.6				.3,869	.3,798
9. 2016.....	.29,023	.13,299	.15,724	.37.3	.28.8	.49.9				.4,597	.4,428
10. 2017.....	.36,020	.18,060	.17,960	.43.7	.34.9	.58.8				.5,985	.6,183
11. 2018.....	.41,881	.23,398	.18,483	.45.8	.38.7	.59.7				.7,368	.8,687
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	28,310	30,022

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
1. Prior.....	XXX	XXX	XXX									XXX
2. 2009.....												
3. 2010.....												
4. 2011.....												
5. 2012.....												
6. 2013.....												
7. 2014.....												
8. 2015.....												
9. 2016.....												
10. 2017.....												
11. 2018.....												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....													
2. 2009.....													
3. 2010.....													
4. 2011.....													
5. 2012.....													
6. 2013.....													
7. 2014.....													
8. 2015.....													
9. 2016.....													
10. 2017.....													
11. 2018.....													
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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2009.....											
3. 2010.....											
4. 2011.....											
5. 2012.....											
6. 2013.....											
7. 2014.....											
8. 2015.....											
9. 2016.....											
10. 2017.....											
11. 2018.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	45	252	29	4	3		355	.....(179)	XXX
2. 2017.....	50,629	9,268	41,361	26,706	7,081	493	72	1,737	17	471	21,766	XXX
3. 2018	55,744	9,212	46,532	14,149	106	221		969	2	216	15,231	XXX
4. Totals	XXX	XXX	XXX	40,900	7,439	743	76	2,709	19	1,042	36,818	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	1,417	572	1		108	47			30		6	938	13
2. 2017	308	267	24		39	22	2		14		203	99	33
3. 2018	2,717	429	1,273	10	238	34	96	1	143		392	3,992	349
4. Totals	4,442	1,268	1,298	10	385	103	98	1	187		601	5,029	395

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	847	91
2. 2017	29,323	7,459	21,864	57.9	80.5	52.9				65	33
3. 2018	19,806	582	19,224	35.5	6.3	41.3				3,550	442
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,462	566

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(342)	106	675		18	4	1,753	241	XXX
2. 2017.....	385,032	15,401	369,631	267,470	8,345	1,444	6	21,362	156	34,851	281,769	157,304
3. 2018.....	463,139	23,157	439,982	286,571	3,764	1,461	3	20,681	73	23,141	304,873	177,820
4. Totals.....	XXX	XXX	XXX	553,699	12,215	3,580	9	42,061	233	59,745	586,883	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	159	8	849		28	1	80		56		116	1,163	83
2. 2017	(2,962)	80	1,017		102	9	97		85		3,962	(1,751)	205
3. 2018	5,297	1,443	9,312		2,211	155	924		1,109		17,883	17,256	12,268
4. Totals	2,494	1,531	11,178		2,341	165	1,101		1,250		21,961	16,668	12,556

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,000	164
2. 2017.....	288,615	8,596	280,019	75.0	55.8	75.8				(2,025)	274
3. 2018.....	327,566	5,438	322,128	70.7	23.5	73.2				13,167	4,089
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12,142	4,527

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(10)		26				40	16	XXX
2. 2017.....	1,178	47	1,131	34		5		10			49	XXX
3. 2018.....	1,284	64	1,220	131		7		7			145	XXX
4. Totals	XXX	XXX	XXX	155		38		17		40	210	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	(22)										22	(22)	
2. 2017	(10)				1						18	(9)	1
3. 2018	(25)		327				35		21		25	358	
4. Totals	(57)		327		1		35		21		65	327	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(22)	
2. 2017.....	40		40	3.4		3.5				(10)	1
3. 2018.....	503		503	39.2		41.2				302	56
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	270	57

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 2018 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	11 One Year	12 Two Year
1. Prior.....	16,589	15,284	15,066	14,816	13,097	12,491	12,497	12,649	12,666	12,696	30	47
2. 2009.....	234,643	231,508	230,710	230,165	229,668	230,015	229,756	229,795	230,206	230,209	3	414
3. 2010.....	XXX	248,764	240,446	241,083	240,236	241,822	241,794	241,003	241,001	241,016	15	13
4. 2011.....	XXX	XXX	257,424	246,614	250,774	250,746	249,906	248,520	242,150	242,097	(53)	(6,423)
5. 2012.....	XXX	XXX	XXX	255,412	247,350	246,423	245,949	245,671	245,113	245,038	(75)	(633)
6. 2013.....	XXX	XXX	XXX	XXX	229,220	220,729	221,431	220,889	221,105	221,240	135	351
7. 2014.....	XXX	XXX	XXX	XXX	XXX	238,171	235,899	234,339	234,270	234,112	(158)	(227)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	185,590	193,321	193,699	193,708	9	387
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142,935	139,249	139,743	494	(3,192)
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,549	51,753	2,204	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,386	XXX	XXX
12. Totals											2,604	(9,263)

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

1. Prior.....	91,866	86,765	80,733	76,301	75,834	74,035	73,777	73,731	73,610	73,551	(59)	(180)
2. 2009.....	167,741	166,004	167,638	168,193	165,193	162,890	163,229	162,455	162,368	162,109	(259)	(346)
3. 2010.....	XXX	181,801	185,130	187,051	192,854	189,681	186,637	185,870	185,588	184,890	(698)	(980)
4. 2011.....	XXX	XXX	187,986	201,958	206,128	206,823	206,581	206,100	204,898	204,653	(245)	(1,447)
5. 2012.....	XXX	XXX	XXX	200,524	219,324	221,062	221,887	218,972	219,543	218,957	(586)	(15)
6. 2013.....	XXX	XXX	XXX	XXX	205,702	206,105	213,971	218,792	218,264	217,190	(1,074)	(1,602)
7. 2014.....	XXX	XXX	XXX	XXX	XXX	219,816	216,326	222,583	225,442	225,878	436	3,295
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	225,677	225,473	234,760	240,584	5,824	15,111
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,906	248,842	259,012	10,170	29,106
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247,113	256,289	9,176	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,080	XXX	XXX
12. Totals											22,685	42,942

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

1. Prior.....	46,177	44,072	47,334	47,924	44,919	45,749	45,535	44,974	44,864	44,748	(116)	(226)
2. 2009.....	64,406	59,990	57,515	62,528	62,419	61,069	61,617	62,327	62,064	62,122	58	(205)
3. 2010.....	XXX	66,576	66,622	68,652	71,896	69,921	69,725	68,055	68,346	68,337	(9)	282
4. 2011.....	XXX	XXX	77,211	77,706	80,752	81,721	81,974	83,553	83,354	83,037	(317)	(516)
5. 2012.....	XXX	XXX	XXX	78,177	76,036	79,649	82,079	80,754	81,271	81,744	473	990
6. 2013.....	XXX	XXX	XXX	XXX	86,148	92,732	94,266	99,468	99,529	100,463	934	995
7. 2014.....	XXX	XXX	XXX	XXX	XXX	85,937	97,693	103,380	109,892	112,353	2,461	8,973
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	105,023	115,821	122,798	134,572	11,774	18,751
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,892	120,946	134,497	13,551	1,605
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144,676	142,997	(1,679)	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,875	XXX	XXX
12. Totals											27,130	30,649

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

1. Prior.....	95,422	91,507	91,440	89,210	91,843	90,328	86,884	83,690	81,978	80,770	(1,208)	(2,920)
2. 2009.....	82,827	89,131	88,224	83,427	82,343	81,603	81,145	80,357	78,633	77,530	(1,103)	(2,827)
3. 2010.....	XXX	87,620	93,903	90,723	90,492	90,480	87,331	87,139	85,245	84,879	(366)	(2,260)
4. 2011.....	XXX	XXX	89,128	99,731	101,294	102,115	101,650	98,657	97,401	98,205	804	(452)
5. 2012.....	XXX	XXX	XXX	81,496	87,024	86,247	81,776	78,330	75,880	74,346	(1,534)	(3,984)
6. 2013.....	XXX	XXX	XXX	XXX	84,317	100,863	92,249	88,176	82,544	79,275	(3,269)	(8,901)
7. 2014.....	XXX	XXX	XXX	XXX	XXX	94,209	103,496	93,939	88,143	82,926	(5,217)	(11,013)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	83,924	87,179	75,551	68,750	(6,801)	(18,429)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,886	82,651	71,688	(10,963)	(12,198)
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,348	76,141	793	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,861	XXX	XXX
12. Totals											(28,864)	(62,984)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	274,993	176,439	154,643	140,364	132,039	131,668	129,408	131,915	129,781	130,520	739	(1,395)
2. 2009.....	199,600	181,264	175,452	166,269	163,206	159,605	153,686	150,934	151,207	150,440	(767)	(494)
3. 2010.....	XXX	220,935	200,781	190,049	186,323	176,090	171,349	171,046	171,343	171,433	90	387
4. 2011.....	XXX	XXX	232,559	217,127	209,201	204,338	200,171	194,650	189,064	187,574	(1,490)	(7,076)
5. 2012.....	XXX	XXX	XXX	192,714	194,406	182,324	178,028	174,074	172,306	173,803	1,497	(271)
6. 2013.....	XXX	XXX	XXX	XXX	183,488	179,238	175,266	169,580	166,794	168,374	1,580	(1,206)
7. 2014.....	XXX	XXX	XXX	XXX	XXX	214,930	210,021	214,416	210,927	211,919	992	(2,497)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	188,708	198,593	194,137	197,184	3,047	(1,409)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,623	201,670	203,240	1,570	(4,383)
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,595	242,472	(3,123)	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,561	XXX	XXX
12. Totals											4,135	(18,344)

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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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	11 One Year	12 Two Year
1. Prior.....												
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....	31,713	27,890	31,093	29,326	25,458	25,662	25,701	25,005	25,439	25,600	161	595
2. 2009.....	13,640	13,010	12,623	9,166	8,240	8,227	7,882	6,915	6,884	6,991	107	76
3. 2010.....	XXX	14,695	13,382	12,018	9,329	7,927	6,864	6,890	6,716	6,766	50	(124)
4. 2011.....	XXX	XXX	18,548	13,223	12,798	10,061	9,752	8,351	8,426	8,313	(113)	(38)
5. 2012.....	XXX	XXX	XXX	17,508	14,484	18,050	14,916	12,372	11,626	12,136	510	(236)
6. 2013.....	XXX	XXX	XXX	XXX	15,953	14,813	14,176	10,468	9,983	9,954	(29)	(514)
7. 2014.....	XXX	XXX	XXX	XXX	XXX	22,367	16,741	17,224	14,099	14,557	458	(2,667)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	21,580	15,971	16,551	16,749	198	778
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,549	12,876	14,214	1,338	(3,335)
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,836	16,252	(584)	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,151	XXX	XXX
12. Totals											2,096	(5,465)

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

1. Prior.....												
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,555	5,346	5,588	242	33
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,352	20,130	778	XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,113	XXX	XXX
4. Totals											1,020	33

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,353	9,926	12,556	2,630	6,203
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256,454	258,728	2,274	XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300,411	XXX	XXX
4. Totals											4,904	6,203

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,772	335	459	124	(1,313)
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369	29	(340)	XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	474	XXX	XXX
4. Totals											(216)	(1,313)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
4. Totals												

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior.....	.000	5,584	9,036	10,446	11,784	11,926	12,148	12,532	12,539	12,573	7,557	1,664
2. 2009.....	184,686	223,018	227,254	228,666	228,808	229,127	229,336	229,716	230,184	230,225	40,463	6,573
3. 2010.....	XXX	184,550	229,474	236,467	238,568	239,814	240,971	240,985	240,983	241,004	42,231	7,715
4. 2011.....	XXX	XXX	205,175	239,612	245,250	246,877	247,472	247,801	241,876	241,963	62,261	8,885
5. 2012.....	XXX	XXX	XXX	194,222	234,843	240,158	243,594	244,277	244,681	244,629	44,810	7,458
6. 2013.....	XXX	XXX	XXX	XXX	173,555	209,152	215,331	218,998	219,787	220,407	37,280	7,400
7. 2014.....	XXX	XXX	XXX	XXX	XXX	186,212	223,656	230,024	232,632	233,048	37,954	6,638
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	143,773	183,386	188,419	191,968	27,229	5,791
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,557	133,181	137,108	20,945	4,042
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,759	49,339	7,309	1,201
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,222	5,999	1,388

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

1. Prior.....	.000	37,017	56,311	66,088	71,391	72,262	72,874	73,377	73,405	73,413	9,904	2,283
2. 2009.....	63,940	108,559	133,910	148,949	155,698	158,335	159,341	160,624	160,955	161,299	24,801	4,499
3. 2010.....	XXX	71,677	121,590	153,495	170,324	178,728	182,099	183,100	183,866	184,089	28,123	5,193
4. 2011.....	XXX	XXX	80,343	134,321	166,391	183,975	196,449	200,264	202,767	203,684	30,001	5,402
5. 2012.....	XXX	XXX	XXX	85,469	149,554	181,077	200,064	209,639	214,543	216,004	30,038	5,388
6. 2013.....	XXX	XXX	XXX	XXX	84,243	142,806	173,609	194,490	206,354	212,613	30,420	5,656
7. 2014.....	XXX	XXX	XXX	XXX	XXX	83,099	146,130	181,616	204,384	214,346	30,441	5,566
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	88,245	159,932	193,744	216,963	30,787	5,832
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,125	179,191	215,610	30,190	3,990
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,323	175,198	29,808	3,996
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,234	24,475	3,305

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

1. Prior.....	.000	18,517	29,771	38,020	42,379	43,389	44,144	44,464	44,610	44,640	2,816	694
2. 2009.....	16,642	32,435	38,996	49,690	54,856	57,771	60,276	61,915	61,983	61,985	5,894	1,048
3. 2010.....	XXX	19,926	37,807	50,534	56,431	63,127	65,913	67,106	67,473	68,237	6,579	1,197
4. 2011.....	XXX	XXX	21,263	44,034	57,451	66,978	75,601	80,367	81,951	82,222	7,197	1,315
5. 2012.....	XXX	XXX	XXX	23,144	43,821	56,344	71,176	74,893	76,894	78,926	7,156	1,312
6. 2013.....	XXX	XXX	XXX	XXX	26,104	51,633	67,367	79,519	88,734	94,266	7,938	1,491
7. 2014.....	XXX	XXX	XXX	XXX	XXX	24,898	50,021	76,304	92,145	99,304	8,357	1,676
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	31,574	61,609	84,375	106,615	8,729	1,866
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,524	68,359	95,316	8,720	1,470
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,617	74,220	9,006	1,532
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,256	7,082	1,147

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

1. Prior.....	.000	23,836	40,555	51,949	60,148	62,400	63,490	66,849	69,122	72,643	6,003	545
2. 2009.....	19,514	45,596	56,929	62,988	67,896	70,008	70,613	72,301	72,155	72,783	5,019	725
3. 2010.....	XXX	19,521	44,150	57,275	63,935	68,982	71,785	74,023	74,600	75,865	5,380	776
4. 2011.....	XXX	XXX	21,820	47,641	62,020	71,953	76,885	81,163	82,188	83,955	5,376	788
5. 2012.....	XXX	XXX	XXX	18,704	39,897	51,843	57,539	60,668	62,728	64,097	5,068	696
6. 2013.....	XXX	XXX	XXX	XXX	21,665	46,426	57,214	63,089	66,415	68,455	4,896	669
7. 2014.....	XXX	XXX	XXX	XXX	XXX	20,464	45,119	57,761	63,767	67,681	4,722	713
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	16,360	34,592	41,991	46,205	4,419	713
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,495	36,138	43,759	3,854	614
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,528	32,548	3,131	551
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,851	1,588	331

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000	37,899	64,498	84,018	96,257	106,088	113,294	116,837	120,672	123,805	7,589	3,417
2. 2009.....	80,097	113,524	124,155	132,164	137,913	143,152	146,146	147,397	148,670	149,202	10,313	3,573
3. 2010.....	XXX	93,701	130,522	143,681	154,282	159,883	163,576	165,211	167,249	168,419	11,720	3,993
4. 2011.....	XXX	XXX	105,203	146,874	160,101	169,595	183,563	186,086	183,644	185,236	13,916	4,054
5. 2012.....	XXX	XXX	XXX	83,050	119,681	135,099	148,028	157,039	162,463	164,906	10,872	3,481
6. 2013.....	XXX	XXX	XXX	XXX	76,520	114,225	129,566	142,343	154,886	157,897	10,222	3,646
7. 2014.....	XXX	XXX	XXX	XXX	XXX	104,471	150,304	171,815	185,584	196,235	10,803	3,587
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	88,805	132,805	150,479	165,689	8,987	3,530
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,796	144,864	161,386	8,678	3,460
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,938	170,825	8,761	2,990
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,990	5,281	2,211

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior.....	.000											
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000											
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2018.....	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. 2009.....											XXX	XXX
3. 2010.....	XXX										XXX	XXX
4. 2011.....	XXX	XXX									XXX	XXX
5. 2012.....	XXX	XXX	XXX								XXX	XXX
6. 2013.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2014.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior.....	.000	6,862	11,324	15,945	18,244	20,895	21,298	22,411	23,183	23,992	761	386
2. 2009.....	1,370	2,468	4,210	5,049	5,689	5,984	6,036	6,450	6,465	6,482	596	256
3. 2010.....	XXX	1,310	3,011	3,676	4,952	5,611	5,672	5,776	6,019	6,132	600	283
4. 2011.....	XXX	XXX	1,793	3,065	5,128	5,779	6,470	6,786	6,958	7,412	634	286
5. 2012.....	XXX	XXX	XXX	1,979	4,283	5,816	7,181	9,071	9,724	9,931	632	278
6. 2013.....	XXX	XXX	XXX	XXX	1,614	3,620	5,091	6,823	7,825	8,314	642	263
7. 2014.....	XXX	XXX	XXX	XXX	XXX	1,528	4,694	6,985	8,710	9,302	654	313
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	1,610	4,868	7,410	9,424	587	317
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,880	3,765	5,527	523	340
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,891	4,722	467	230
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,640	269	163

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

1. Prior.....	.000											
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	4,862	4,680	XXX	XXX
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,435	20,046	XXX	XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,264	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	11,222	11,449	906,782	140,274
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247,256	260,564	133,549	23,550
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284,265	141,142	24,414

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	465	481	XXX	XXX
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	39	XXX	XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	.000										XXX	XXX
2. 2009.....											XXX	XXX
3. 2010.....	XXX										XXX	XXX
4. 2011.....	XXX	XXX									XXX	XXX
5. 2012.....	XXX	XXX	XXX								XXX	XXX
6. 2013.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2014.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

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SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	46	20								
2. 2009.....	12,302	46	19							
3. 2010.....	XXX	14,492	44	21						
4. 2011.....	XXX	XXX	11,142	47	23					
5. 2012.....	XXX	XXX	XXX	10,573	55	20				
6. 2013.....	XXX	XXX	XXX	XXX	7,564	47	18			
7. 2014.....	XXX	XXX	XXX	XXX	XXX	4,640	41	21		
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	(380)	48	16	
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,339	38	16
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(520)	36
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,291)

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

1. Prior.....	15,760	2,195	28	15	10	6	(759)	2	1	
2. 2009.....	39,647	5,218	102	18	6	4	(361)	2	1	1
3. 2010.....	XXX	35,891	5,344	104	14	7	(320)	3	2	2
4. 2011.....	XXX	XXX	38,551	5,707	100	12	(306)	5	3	2
5. 2012.....	XXX	XXX	XXX	39,830	5,847	103	(293)	6	5	3
6. 2013.....	XXX	XXX	XXX	XXX	43,234	7,805	(200)	10	7	6
7. 2014.....	XXX	XXX	XXX	XXX	XXX	55,790	8,138	97	13	8
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	57,796	7,204	110	19
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,208	11,309	145
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,611	14,859
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,828

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

1. Prior.....	9,612	431	666	830	729	607	584	116	73	
2. 2009.....	22,810	4,006	135	157	161	176	278	78	71	102
3. 2010.....	XXX	24,037	5,451	185	164	171	251	93	98	100
4. 2011.....	XXX	XXX	32,033	5,150	189	171	241	84	116	136
5. 2012.....	XXX	XXX	XXX	31,102	3,527	204	242	82	105	162
6. 2013.....	XXX	XXX	XXX	XXX	23,108	4,450	277	85	102	146
7. 2014.....	XXX	XXX	XXX	XXX	XXX	29,771	5,564	125	105	142
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	36,045	10,181	148	146
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,266	11,530	202
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,317	13,777
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,155

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

1. Prior.....	52,169	37,289	28,952	20,961	15,928	13,880	10,363	5,693	2,167	
2. 2009.....	31,054	28,639	19,584	13,220	8,144	5,649	4,825	4,047	2,934	2,191
3. 2010.....	XXX	35,258	33,153	20,689	13,277	9,143	5,922	4,604	3,679	2,988
4. 2011.....	XXX	XXX	39,422	34,061	19,868	14,079	9,167	5,457	4,061	3,685
5. 2012.....	XXX	XXX	XXX	40,493	32,536	21,099	14,298	8,614	4,887	4,110
6. 2013.....	XXX	XXX	XXX	XXX	38,023	33,997	21,339	13,703	7,716	4,934
7. 2014.....	XXX	XXX	XXX	XXX	XXX	39,018	34,212	20,782	12,339	7,788
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	39,040	33,966	18,791	12,334
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,608	30,862	18,641
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,182	30,342
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,222

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	146,346	31,656	18,441	9,289	5,255	2,722	1,431	1,150	390	
2. 2009.....	69,386	32,642	13,197	5,076	2,976	1,809	998	849	782	401
3. 2010.....	XXX	67,295	33,115	10,263	4,477	2,545	1,601	1,384	859	801
4. 2011.....	XXX	XXX	69,912	26,130	9,079	3,848	2,263	2,230	1,406	881
5. 2012.....	XXX	XXX	XXX	56,254	22,868	7,894	3,422	3,152	2,265	1,442
6. 2013.....	XXX	XXX	XXX	XXX	48,474	21,706	6,996	4,767	3,202	2,323
7. 2014.....	XXX	XXX	XXX	XXX	XXX	51,460	19,106	9,723	4,842	3,284
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	44,967	26,715	9,850	4,967
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,384	26,843	10,121
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,117	27,745
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,673

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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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....										
2. 2009.....										
3. 2010.....	XXX									
4. 2011.....	XXX	XXX								
5. 2012.....	XXX	XXX	XX							
6. 2013.....	XXX	XXX	XX	XX						
7. 2014.....	XXX	XXX	XX	XX	XX					
8. 2015.....	XXX	XXX	XX	XXX	XXX	XX				
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2009.....										
3. 2010.....	XXX									
4. 2011.....	XXX	XXX								
5. 2012.....	XXX	XXX	XXX							
6. 2013.....	XXX	XXX	XXX	XXX						
7. 2014.....	XXX	XXX	XX	XXX	XXX					
8. 2015.....	XXX	XXX	XX	XX	XX	XX				
9. 2016.....	XXX	XXX	XX	XX	XX	XX	XXX			
10. 2017.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2009.....										
3. 2010.....	XXX									
4. 2011.....	XXX	XXX								
5. 2012.....	XXX	XXX	XXX							
6. 2013.....	XXX	XXX	XXX	XXX						
7. 2014.....	XXX	XXX	XX	XXX	XXX					
8. 2015.....	XXX	XXX	XX	XX	XX	XX				
9. 2016.....	XXX	XXX	XX	XX	XX	XX	XXX			
10. 2017.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	14,470	9,243	8,379	4,892	2,714	2,464	1,646	795	390	
2. 2009.....	8,618	5,012	6,420	2,513	1,555	1,076	805	428	394	438
3. 2010.....	XXX	9,710	7,022	5,630	2,159	1,995	1,050	588	415	438
4. 2011.....	XXX	XXX	13,123	6,224	4,898	2,799	1,974	777	576	464
5. 2012.....	XXX	XXX	XXX	11,679	5,564	6,348	2,769	1,459	761	645
6. 2013.....	XXX	XXX	XXX	XXX	10,491	7,512	6,279	2,047	1,429	851
7. 2014.....	XXX	XXX	XXX	XXX	XXX	14,610	7,496	4,639	2,005	1,599
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	14,714	5,431	4,532	2,244
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,523	5,307	5,068
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,518	5,766
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,251

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

1. Prior.....										
2. 2009.....										
3. 2010.....	XXX									
4. 2011.....	XXX	XXX								
5. 2012.....	XXX	XXX	XXX							
6. 2013.....	XXX	XXX	XXX	XXX						
7. 2014.....	XXX	XXX	XX	XXX	XXX					
8. 2015.....	XXX	XXX	XX	XX	XX	XX				
9. 2016.....	XXX	XXX	XX	XX	XX	XX	XXX			
10. 2017.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,231	21	1
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148	26
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,357

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,513	1,564	929
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,784	1,113
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,237

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274		
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX	XXX					
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 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	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	9,634	5,092	4,794	5,707	3,943	5,626	4,764	5,005	5,700	7,557
2. 2009.....	33,667	39,804	40,218	40,429	40,450	40,458	40,462	40,464	40,465	40,463
3. 2010.....	XXX	29,169	41,104	42,074	42,174	42,210	42,223	42,230	42,231	42,231
4. 2011.....	XXX	XXX	45,128	61,300	62,039	62,170	62,214	62,246	62,257	62,261
5. 2012.....	XXX	XXX	XXX	32,559	44,027	44,592	44,738	44,786	44,802	44,810
6. 2013.....	XXX	XXX	XXX	XXX	26,431	36,405	37,102	37,227	37,261	37,280
7. 2014.....	XXX	XXX	XXX	XXX	XXX	25,015	36,956	37,787	37,916	37,954
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	18,453	26,610	27,116	27,229
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,617	20,421	20,945
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,329	7,309
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,999

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	582	235	103	47	25	11	3	3	3	2
2. 2009.....	4,869	501	124	44	20	12	8	6	3	2
3. 2010.....	XXX	11,143	893	118	46	18	10	5	3	1
4. 2011.....	XXX	XXX	15,383	806	174	70	37	16	9	4
5. 2012.....	XXX	XXX	XXX	10,549	649	186	61	26	13	11
6. 2013.....	XXX	XXX	XXX	XXX	9,513	814	169	64	34	20
7. 2014.....	XXX	XXX	XXX	XXX	XXX	11,464	926	169	50	33
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	7,518	588	149	49
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,770	622	116
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,966	302
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,629

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	3,003	259	38	8,290	5,625	7,507	5,961	6,294	7,176	9,223
2. 2009.....	43,708	46,664	46,766	47,038	47,044	47,047	47,047	47,047	47,047	47,038
3. 2010.....	XXX	46,176	49,457	49,882	49,925	49,938	49,944	49,946	49,946	49,947
4. 2011.....	XXX	XXX	67,540	70,871	71,064	71,112	71,129	71,143	71,149	71,150
5. 2012.....	XXX	XXX	XXX	49,163	52,045	52,200	52,244	52,264	52,269	52,279
6. 2013.....	XXX	XXX	XXX	XXX	42,136	44,491	44,641	44,680	44,693	44,700
7. 2014.....	XXX	XXX	XXX	XXX	XXX	41,891	44,407	44,572	44,601	44,625
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	30,676	32,925	33,042	33,069
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,857	25,025	25,103
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,300	8,812
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,016

ANNUAL STATEMENT FOR THE YEAR 2018 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	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	14,879	9,379	9,055	9,050	9,162	9,362	9,022	9,131	9,664	9,904
2. 2009.....	16,780	22,980	24,065	24,486	24,679	24,750	24,776	24,791	24,795	24,801
3. 2010.....	XXX	18,943	26,182	27,413	27,817	27,995	28,074	28,100	28,115	28,123
4. 2011.....	XXX	XXX	20,523	27,931	29,180	29,651	29,863	29,933	29,975	30,001
5. 2012.....	XXX	XXX	XXX	20,765	28,068	29,254	29,723	29,926	29,998	30,038
6. 2013.....	XXX	XXX	XXX	XXX	21,058	28,423	29,628	30,113	30,310	30,420
7. 2014.....	XXX	XXX	XXX	XXX	XXX	21,154	28,574	29,713	30,226	30,441
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	21,384	28,928	30,262	30,787
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,793	28,694	30,190
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,696	29,808
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,475

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2,409	1,044	475	225	90	41	20	10	6	8
2. 2009.....	7,412	1,828	703	312	137	61	32	15	10	4
3. 2010.....	XXX	8,512	1,990	723	328	145	64	39	20	12
4. 2011.....	XXX	XXX	8,472	2,125	826	375	164	98	55	28
5. 2012.....	XXX	XXX	XXX	8,500	2,059	828	357	158	89	47
6. 2013.....	XXX	XXX	XXX	XXX	8,722	2,105	887	415	219	110
7. 2014.....	XXX	XXX	XXX	XXX	XXX	8,776	2,072	914	424	217
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	8,891	2,295	962	455
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,649	2,489	999
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,548	2,412
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,295

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2,214	225	88	11,208	11,374	11,559	11,033	11,310	11,926	12,195
2. 2009.....	26,965	28,984	29,187	29,273	29,299	29,302	29,303	29,304	29,304	29,304
3. 2010.....	XXX	30,616	32,972	33,250	33,311	33,319	33,325	33,328	33,328	33,328
4. 2011.....	XXX	XXX	32,412	35,066	35,321	35,393	35,417	35,424	35,430	35,431
5. 2012.....	XXX	XXX	XXX	32,866	35,175	35,396	35,452	35,466	35,474	35,473
6. 2013.....	XXX	XXX	XXX	XXX	33,609	35,835	36,107	36,163	36,181	36,186
7. 2014.....	XXX	XXX	XXX	XXX	XXX	33,742	35,892	36,139	36,206	36,224
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	34,302	36,706	36,995	37,074
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,931	34,850	35,179
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,983	36,216
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,075

ANNUAL STATEMENT FOR THE YEAR 2018 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	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2,450	1,281	1,595	1,822	1,973	2,278	2,309	2,610	2,853	2,816
2. 2009.....	3,847	5,373	5,641	5,777	5,843	5,867	5,879	5,889	5,892	5,894
3. 2010.....	XXX	4,300	5,954	6,311	6,454	6,528	6,560	6,574	6,574	6,579
4. 2011.....	XXX	XXX	4,828	6,569	6,896	7,037	7,132	7,162	7,186	7,197
5. 2012.....	XXX	XXX	XXX	4,804	6,505	6,848	7,012	7,096	7,133	7,156
6. 2013.....	XXX	XXX	XXX	XXX	5,313	7,220	7,602	7,779	7,883	7,938
7. 2014.....	XXX	XXX	XXX	XXX	XXX	5,649	7,678	8,091	8,266	8,357
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	5,937	7,996	8,459	8,729
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,738	8,135	8,720
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,296	9,006
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,082

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	857	415	215	94	33	21	9	7	4	3
2. 2009.....	2,015	549	252	121	52	31	16	8	4	2
3. 2010.....	XXX	2,320	649	258	124	58	25	10	9	4
4. 2011.....	XXX	XXX	2,364	585	300	156	70	39	15	5
5. 2012.....	XXX	XXX	XXX	1,952	624	292	157	74	42	21
6. 2013.....	XXX	XXX	XXX	XXX	2,245	712	357	199	103	53
7. 2014.....	XXX	XXX	XXX	XXX	XXX	2,418	782	361	195	114
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	2,506	876	501	244
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,620	945	465
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,030	1,087
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,464

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	543	64	19	2,138	2,408	2,813	2,902	3,273	3,583	3,513
2. 2009.....	6,446	6,883	6,920	6,932	6,939	6,942	6,943	6,944	6,944	6,944
3. 2010.....	XXX	7,283	7,666	7,732	7,763	7,777	7,780	7,780	7,780	7,780
4. 2011.....	XXX	XXX	7,952	8,346	8,461	8,491	8,510	8,515	8,517	8,517
5. 2012.....	XXX	XXX	XXX	7,566	8,331	8,431	8,474	8,484	8,487	8,489
6. 2013.....	XXX	XXX	XXX	XXX	8,523	9,298	9,416	9,461	9,474	9,482
7. 2014.....	XXX	XXX	XXX	XXX	XXX	9,149	10,000	10,113	10,135	10,147
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	9,733	10,629	10,804	10,839
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,291	10,482	10,655
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,358	11,625
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,693

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	4,901	2,883	3,249	3,711	4,133	4,557	4,864	5,464	6,040	6,003
2. 2009.....	1,677	4,182	4,668	4,845	4,920	4,963	4,986	5,007	5,018	5,019
3. 2010.....	XXX	2,068	4,498	4,959	5,167	5,269	5,324	5,351	5,372	5,380
4. 2011.....	XXX	XXX	2,304	4,438	4,921	5,156	5,257	5,323	5,350	5,376
5. 2012.....	XXX	XXX	XXX	2,219	4,277	4,728	4,932	4,996	5,030	5,068
6. 2013.....	XXX	XXX	XXX	XXX	2,301	4,175	4,612	4,773	4,858	4,896
7. 2014.....	XXX	XXX	XXX	XXX	XXX	2,228	4,040	4,483	4,635	4,722
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	2,192	3,939	4,278	4,419
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,885	3,469	3,854
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,603	3,131
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,588

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2,090	1,215	857	605	467	379	314	269	251	212
2. 2009.....	3,179	850	373	206	134	91	67	47	36	35
3. 2010.....	XXX	3,018	877	449	256	156	103	77	60	57
4. 2011.....	XXX	XXX	2,688	935	509	282	186	118	90	65
5. 2012.....	XXX	XXX	XXX	2,480	782	389	194	132	98	60
6. 2013.....	XXX	XXX	XXX	XXX	2,311	759	354	195	117	84
7. 2014.....	XXX	XXX	XXX	XXX	XXX	2,286	748	325	179	95
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	2,132	613	296	163
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,956	597	249
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,812	478
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,595

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	639	86	28	3,902	4,454	5,083	5,489	6,142	6,793	6,760
2. 2009.....	5,218	5,733	5,763	5,777	5,780	5,781	5,779	5,779	5,779	5,779
3. 2010.....	XXX	5,519	6,118	6,171	6,195	6,200	6,202	6,204	6,208	6,213
4. 2011.....	XXX	XXX	5,600	6,153	6,211	6,222	6,229	6,231	6,229	6,229
5. 2012.....	XXX	XXX	XXX	5,198	5,746	5,809	5,816	5,821	5,823	5,824
6. 2013.....	XXX	XXX	XXX	XXX	5,104	5,592	5,633	5,637	5,644	5,649
7. 2014.....	XXX	XXX	XXX	XXX	XXX	5,056	5,491	5,519	5,529	5,530
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	4,874	5,251	5,286	5,295
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,307	4,667	4,717
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840	4,160
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,514

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	10,857	9,032	9,167	8,881	8,552	8,418	7,803	7,607	7,581	7,589
2. 2009.....	6,807	9,333	9,723	9,976	10,104	10,186	10,241	10,280	10,301	10,313
3. 2010.....	XXX	7,080	10,555	11,175	11,456	11,589	11,663	11,694	11,708	11,720
4. 2011.....	XXX	XXX	8,748	12,780	13,361	13,630	13,772	13,853	13,890	13,916
5. 2012.....	XXX	XXX	XXX	6,690	9,900	10,390	10,614	10,750	10,819	10,872
6. 2013.....	XXX	XXX	XXX	XXX	6,193	9,176	9,735	10,009	10,162	10,222
7. 2014.....	XXX	XXX	XXX	XXX	XXX	6,638	9,809	10,419	10,669	10,803
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	5,218	8,183	8,710	8,987
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,123	8,108	8,678
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,680	8,761
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,281

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2,475	1,441	991	727	417	372	464	444	373	353
2. 2009.....	3,276	882	531	317	181	113	70	41	21	13
3. 2010.....	XXX	4,449	1,209	536	251	133	72	48	36	36
4. 2011.....	XXX	XXX	4,819	1,049	512	275	144	76	42	25
5. 2012.....	XXX	XXX	XXX	3,885	926	466	263	151	96	52
6. 2013.....	XXX	XXX	XXX	XXX	3,754	1,073	519	279	150	90
7. 2014.....	XXX	XXX	XXX	XXX	XXX	3,954	1,030	514	315	206
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	3,699	1,019	568	345
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,763	1,112	597
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840	1,256
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,392

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2,346	671	360	13,826	13,252	13,438	12,525	11,641	11,028	11,359
2. 2009.....	11,929	13,355	13,619	13,754	13,802	13,843	13,867	13,881	13,893	13,899
3. 2010.....	XXX	13,515	15,226	15,515	15,623	15,675	15,701	15,719	15,730	15,749
4. 2011.....	XXX	XXX	15,835	17,500	17,780	17,877	17,927	17,967	17,980	17,995
5. 2012.....	XXX	XXX	XXX	12,478	13,949	14,191	14,299	14,357	14,388	14,405
6. 2013.....	XXX	XXX	XXX	XXX	12,039	13,469	13,764	13,879	13,935	13,958
7. 2014.....	XXX	XXX	XXX	XXX	XXX	12,689	14,123	14,426	14,528	14,596
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	10,873	12,443	12,747	12,862
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,959	12,426	12,735
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,482	13,007
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,884

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 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	742	653	654	612	680	574	595	692	768	761
2. 2009.....	338	478	516	549	573	585	589	592	595	596
3. 2010.....	XXX	332	497	535	559	576	585	592	597	600
4. 2011.....	XXX	XXX	407	533	584	609	616	623	626	634
5. 2012.....	XXX	XXX	XXX	369	514	559	589	623	630	632
6. 2013.....	XXX	XXX	XXX	XXX	354	511	566	608	628	642
7. 2014.....	XXX	XXX	XXX	XXX	XXX	363	523	587	634	654
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	313	489	543	587
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287	453	523
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	467
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	300	189	235	185	79	58	76	72	59	48
2. 2009.....	230	116	80	54	30	16	11	8	6	7
3. 2010.....	XXX	219	118	63	39	24	17	11	6	6
4. 2011.....	XXX	XXX	201	100	62	36	27	21	22	23
5. 2012.....	XXX	XXX	XXX	214	119	78	58	31	41	49
6. 2013.....	XXX	XXX	XXX	XXX	226	132	83	51	35	27
7. 2014.....	XXX	XXX	XXX	XXX	XXX	251	202	172	138	118
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	335	205	175	160
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	216	161
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	185
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	257	92	149	935	896	892	943	1,068	1,186	1,195
2. 2009.....	653	778	815	836	848	850	853	855	856	859
3. 2010.....	XXX	647	814	845	856	874	882	885	886	889
4. 2011.....	XXX	XXX	723	843	890	913	920	925	934	943
5. 2012.....	XXX	XXX	XXX	668	832	885	909	924	946	959
6. 2013.....	XXX	XXX	XXX	XXX	679	829	876	904	920	932
7. 2014.....	XXX	XXX	XXX	XXX	XXX	724	950	1,028	1,065	1,085
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	788	961	1,015	1,064
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759	964	1,024
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687	882
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	720

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 2018 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	43,793	(304)	(2)								
2. 2009.....	54,893	101,607	101,396	101,383	101,383	101,383	101,381	101,381	101,381	101,381	
3. 2010.....	XXX	58,919	110,091	109,977	109,977	109,976	109,976	109,974	109,974	109,974	
4. 2011.....	XXX	XXX	63,412	118,860	118,845	118,833	118,831	118,831	118,831	118,831	
5. 2012.....	XXX	XXX	XXX	69,070	131,436	131,419	131,409	131,406	131,396	131,396	
6. 2013.....	XXX	XXX	XXX	XXX	74,494	141,635	141,629	141,621	141,621	141,619	(2)
7. 2014.....	XXX	XXX	XXX	XXX	XXX	81,465	157,021	157,064	157,058	157,057	(1)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	92,027	175,795	175,824	175,801	(23)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,333	198,202	198,224	22
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,745	234,777	112,032
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,400	145,400
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,428
13. Earned Premiums (Sch P-Pt. 1)	98,686	105,329	114,372	124,391	136,845	148,576	167,563	188,131	216,627	257,428	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	2,863	(18)									
2. 2009.....	3,589	6,333	6,321	6,321	6,321	6,321	6,321	6,321	6,321	6,321	
3. 2010.....	XXX	3,461	6,274	6,267	6,267	6,267	6,267	6,267	6,267	6,267	
4. 2011.....	XXX	XXX	3,485	6,538	6,537	6,536	6,536	6,536	6,536	6,536	
5. 2012.....	XXX	XXX	XXX	3,803	6,920	6,919	6,919	6,919	6,919	6,919	
6. 2013.....	XXX	XXX	XXX	XXX	3,724	6,745	6,745	6,745	6,745	6,745	
7. 2014.....	XXX	XXX	XXX	XXX	XXX	3,665	6,685	6,688	6,688	6,688	
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	3,679	6,611	6,615	6,614	(1)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,648	7,403	7,407	4
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,906	10,522	5,616
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,285	7,285
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,904
13. Earned Premiums (Sch P-Pt. 1)	6,453	6,186	6,286	6,849	6,840	6,684	6,699	6,583	8,665	12,904	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	46,013	(1,947)									
2. 2009.....	67,301	112,895	111,870	111,861	111,861	111,861	111,861	111,861	111,861	111,861	
3. 2010.....	XXX	68,584	120,726	119,818	119,808	119,702	119,703	119,703	119,703	119,703	
4. 2011.....	XXX	XXX	69,438	124,899	124,868	124,602	124,605	124,605	124,605	124,605	
5. 2012.....	XXX	XXX	XXX	67,811	129,649	129,650	129,669	129,665	129,665	129,665	
6. 2013.....	XXX	XXX	XXX	XXX	72,715	140,335	140,807	140,727	140,725	140,725	
7. 2014.....	XXX	XXX	XXX	XXX	XXX	75,427	147,476	148,186	148,154	148,152	(2)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	76,881	146,465	146,857	146,797	(60)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,838	135,651	135,961	310
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,149	124,102	55,953
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,146	60,146
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116,347
13. Earned Premiums (Sch P-Pt. 1)	113,314	112,232	120,555	122,355	134,512	142,676	149,425	143,048	131,320	116,347	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	3,504	(132)									
2. 2009.....	5,125	8,227	8,162	8,162	8,162	8,162	8,162	8,162	8,162	8,162	
3. 2010.....	XXX	4,666	7,996	7,936	7,935	7,929	7,929	7,929	7,929	7,929	
4. 2011.....	XXX	XXX	4,434	8,104	8,102	8,087	8,087	8,087	8,087	8,087	
5. 2012.....	XXX	XXX	XXX	4,485	8,288	8,310	8,310	8,310	8,310	8,310	
6. 2013.....	XXX	XXX	XXX	XXX	4,471	8,351	8,406	8,403	8,403	8,403	
7. 2014.....	XXX	XXX	XXX	XXX	XXX	4,300	8,066	8,140	8,139	8,139	
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	3,983	7,282	7,344	7,341	(3)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,407	6,729	6,792	63
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,557	7,137	3,580
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,799	3,799
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,439
13. Earned Premiums (Sch P-Pt. 1)	8,629	7,636	7,698	8,095	8,271	8,181	7,804	6,777	6,940	7,439	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	114,653	(1,839)	(12)	(2)							
2. 2009.....	137,119	255,180	253,852	253,823	253,821	253,821	253,817	253,817	253,817	253,817	
3. 2010.....	XXX	145,134	275,445	274,984	274,977	274,974	274,969	274,969	274,969	274,969	
4. 2011.....	XXX	XXX	154,303	298,691	298,979	298,947	298,940	298,940	298,940	298,940	
5. 2012.....	XXX	XXX	XXX	167,553	333,334	333,851	333,822	333,825	333,825	333,825	
6. 2013.....	XXX	XXX	XXX	XXX	186,054	368,013	368,836	368,820	368,808	368,808	
7. 2014.....	XXX	XXX	XXX	XXX	XXX	201,200	397,048	397,969	397,936	397,938	2
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	207,590	406,274	407,079	407,036	(43)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,076	412,971	413,418	447
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,849	425,885	204,036
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,488	234,488
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438,930
13. Earned Premiums (Sch P-Pt. 1)	251,772	261,355	283,274	311,449	352,114	383,641	404,216	414,668	420,504	438,930	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	11,137	(177)	(1)	(3)							
2. 2009.....	13,306	24,682	24,551	24,548	24,548	24,548	24,548	24,548	24,548	24,548	
3. 2010.....	XXX	13,953	26,774	26,723	26,722	26,722	26,721	26,721	26,721	26,721	
4. 2011.....	XXX	XXX	15,135	30,996	31,029	31,025	31,024	31,024	31,024	31,024	
5. 2012.....	XXX	XXX	XXX	18,410	37,501	37,598	37,595	37,595	37,595	37,595	
6. 2013.....	XXX	XXX	XXX	XXX	21,426	44,111	44,290	44,290	44,288	44,288	
7. 2014.....	XXX	XXX	XXX	XXX	XXX	25,043	49,939	50,145	50,141	50,141	
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	26,301	50,436	50,656	50,651	(5)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,018	53,039	53,205	166
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,159	58,570	28,411
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,519	32,519
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,091
13. Earned Premiums (Sch P-Pt. 1)	24,444	25,152	27,824	34,214	40,549	47,821	51,371	50,359	57,394	61,091	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	13,444	(390)	(4)								
2. 2009.....	19,558	35,481	35,273	35,273	35,273	35,273	35,273	35,273	35,273	35,273	
3. 2010.....	XXX	22,106	41,784	41,608	41,609	41,609	41,609	41,609	41,609	41,609	
4. 2011.....	XXX	XXX	25,390	48,494	48,552	48,534	48,534	48,534	48,534	48,534	
5. 2012.....	XXX	XXX	XXX	27,966	54,747	54,810	54,808	54,808	54,808	54,808	
6. 2013.....	XXX	XXX	XXX	XXX	31,721	62,454	62,733	62,728	62,728	62,727	(1)
7. 2014.....	XXX	XXX	XXX	XXX	XXX	35,063	68,966	69,323	69,321	69,320	(1)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	38,411	75,201	75,545	75,536	(9)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,581	78,197	78,450	253
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,411	85,988	41,577
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,679	49,679
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,498
13. Earned Premiums (Sch P-Pt. 1)	33,002	37,638	44,857	50,894	58,561	65,841	72,591	77,723	82,369	91,498	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	6,597	(218)	(2)								
2. 2009.....	9,598	18,493	18,372	18,372	18,372	18,372	18,372	18,372	18,372	18,372	
3. 2010.....	XXX	12,349	23,811	23,705	23,705	23,705	23,705	23,705	23,705	23,705	
4. 2011.....	XXX	XXX	14,789	28,511	28,545	28,534	28,534	28,534	28,534	28,534	
5. 2012.....	XXX	XXX	XXX	16,609	32,396	32,435	32,434	32,434	32,434	32,434	
6. 2013.....	XXX	XXX	XXX	XXX	18,698	36,930	37,095	37,092	37,092	37,092	
7. 2014.....	XXX	XXX	XXX	XXX	XXX	20,799	40,732	40,944	40,943	40,942	(1)
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	22,582	44,447	44,664	44,658	(6)
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,118	47,783	47,954	171
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,939	55,442	27,503
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,858	32,858
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,525
13. Earned Premiums (Sch P-Pt. 1)	16,195	21,025	26,128	30,225	34,519	39,059	42,679	46,192	51,820	60,525	XXX

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

N O N E

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

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [☒]
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	2009		
1.603	2010		
1.604	2011		
1.605	2012		
1.606	2013		
1.607	2014		
1.608	2015		
1.609	2016		
1.610	2017		
1.611	2018		
1.612	Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as “Defense and Cost Containment” and “Adjusting and Other”) reported in compliance with these definitions in this statement? Yes [☒] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [☒] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [☒]

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

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

5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity1,346,851

5.2 Surety
6. Claim count information is reported per claim or per claimant (Indicate which).per claim.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [☒] No []
- 7.2 (An extended statement may be attached.)
Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2018, 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, Certified Terrorism, and Inland Flood.

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

Allocated by States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2018 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 **if your company is engaged in the type of business covered by the supplement. 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 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.

MARCH FILING	
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?.....
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
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?
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?
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?.....
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?.....
APRIL FILING	
29.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
30.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?
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?
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?.....
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?
35.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?
36.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?
AUGUST FILING	
37.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?
Explanations:	
12.	
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Bar Codes:	
12.	SIS Stockholder Information Supplement [Document Identifier 420]
13.	Financial Guaranty Insurance Exhibit [Document Identifier 240]
14.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
15.	Supplement A to Schedule T [Document Identifier 455]
16.	Trusteed Surplus Statement [Document Identifier 490]
17.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]
18.	Reinsurance Summary Supplemental Filing [Document Identifier 401]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19.	Medicare Part D Coverage Supplement [Document Identifier 365]	<div><div></div><div>327002018365000000</div></div>
22.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	<div><div></div><div>327002018400000000</div></div>
23.	Bail Bond Supplement [Document Identifier 500]	<div><div></div><div>327002018500000000</div></div>
25.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>327002018224000000</div></div>
26.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>327002018225000000</div></div>
27.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>327002018226000000</div></div>
28.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	<div><div></div><div>327002018555000000</div></div>
29.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>327002018230000000</div></div>
30.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	<div><div></div><div>327002018306000000</div></div>
31.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	<div><div></div><div>327002018210000000</div></div>
32.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	<div><div></div><div>327002018216000000</div></div>
33.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	<div><div></div><div>327002018217000000</div></div>
35.	Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290]	<div><div></div><div>327002018260000000</div></div>
36.	Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300]	<div><div></div><div>327002018300000000</div></div>

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

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

NONE



SUPPLEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2018
(To Be Filed by March 1)

NAIC Group Code 0280 NAIC Company Code 32700

Company Name OWNERS INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

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

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

2.31 Amount quantified:\$ 1,818,152

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
\$ 72,006	\$ 85,200	\$ 272,858	\$ 272,858	%	100.0 %

ALPHABETICAL INDEX

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